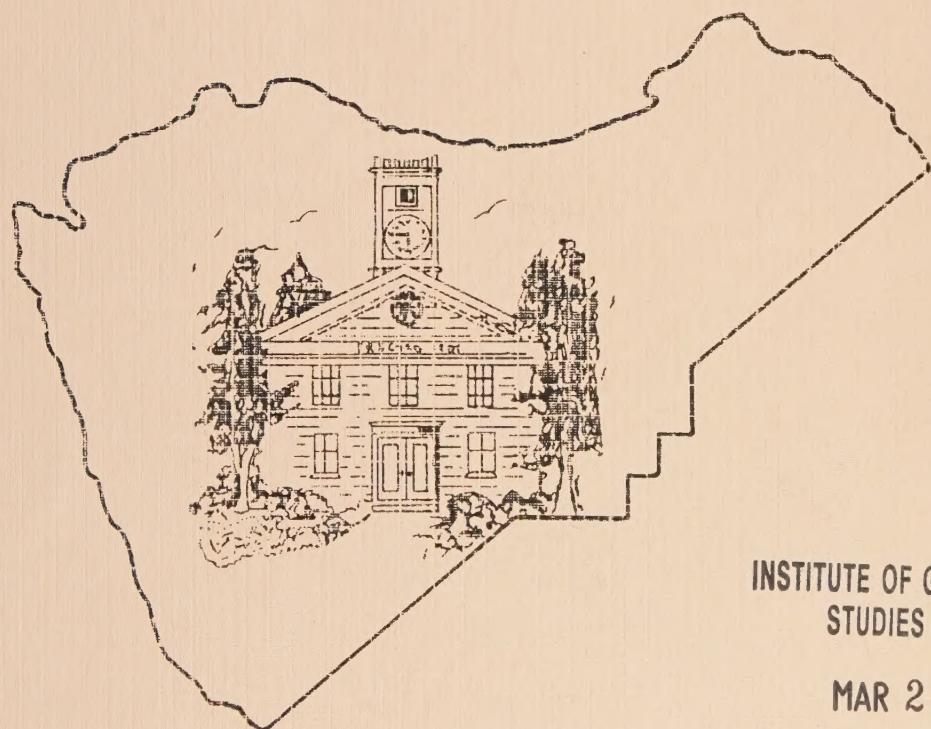


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# Mariposa County Housing Element

An Element of the Mariposa County  
General Plan



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# Mariposa County Housing Element Table of Contents

## **CHAPTER 1: HOUSING MARKET ANALYSIS**

|                           |   |
|---------------------------|---|
| INTRODUCTION              | 1 |
| POPULATION                | 3 |
| HOUSEHOLD CHARACTERISTICS | 5 |
| ECONOMY                   | 6 |
| HOUSING PROFILES          | 9 |

## **CHAPTER II: HOUSING NEEDS**

|                       |    |
|-----------------------|----|
| HOUSING NEEDS         | 12 |
| SPECIAL HOUSING NEEDS | 19 |
| LAND AVAILABILITY     | 25 |

## **CHAPTER III: CONSTRAINTS & ISSUES**

|                              |    |
|------------------------------|----|
| GOVERNMENTAL CONSTRAINTS     | 29 |
| NON-GOVERNMENTAL CONSTRAINTS | 37 |
| SERVICES                     | 40 |
| HOUSING ISSUES               | 43 |
| ENERGY CONSERVATION          | 46 |

## **CHAPTER IV: HOUSING ELEMENT REVIEW**

|   |    |
|---|----|
| REVIEW OF GOALS, OBJECTIVES, AND PROGRAMS | 47 |
|---|----|

## **CHAPTER V: HOUSING PROGRAMS**

|                         |    |
|-------------------------|----|
| INTRODUCTION            | 61 |
| HOUSING GOAL            | 61 |
| HOUSING POLICIES        | 62 |
| OBJECTIVES AND PROGRAMS | 63 |

|  |    |
|--|----|
| One: Meeting Basic Construction Needs        | 63 |
| Two: Providing Affordable Housing            | 63 |
| Three: Providing Adequate Sites and Services | 65 |
| Four: Rehabilitation and Replacement         | 66 |
| Five: Conserving Existing Housing            | 68 |
| Six: Maintaining Existing Housing Stock      | 68 |
| Seven: Fulfilling Special Housing Needs      | 69 |
| Eight: Minimizing Housing Costs              | 71 |

# Mariposa County Housing Element Table of Contents

|         |  |    |
|---------|--|----|
| Nine:   | Increasing Home Ownership Opportunities            | 71 |
| Ten:    | Providing Emergency Housing                        | 72 |
| Eleven: | Eliminating Housing Discrimination                 | 73 |
| Twelve: | Citizen Participation and General Plan Consistency | 73 |

MARIPOSA COUNTY BOARD OF SUPERVISORS

RESOLUTION NO. 95-20

A RESOLUTION APPROVING GENERAL PLAN AMENDMENT

APPLICATION NO. 94-5 (HOUSING ELEMENT UPDATE).

COUNTY OF MARIPOSA, APPLICANT

WHEREAS, Section 65302 of the California Government Code Section, Title 7 requires counties to adopt Housing Elements meeting the requirements of Article 10.6 of the California Government Code; and

WHEREAS, the Mariposa County Board of Supervisors adopted Resolution No. 89-353 on June 27, 1989, adopting the first and current Housing Element of the General Plan; and

WHEREAS, Section 65588 of California Government Code requires communities to periodically revise and update their Housing Element every five years; and

WHEREAS, Mariposa County is now required to update the General Plan Housing Element in accordance with this section of Government Code; and

WHEREAS, on January 4, 1994 the Establishment of priorities for Planning Department Advance Planning Workload was approved which included the Housing Element Update and direction was given to staff to come back with options for updating the housing element; and

WHEREAS, on March 1, 1994 the Mariposa County Board of Supervisors directed County Staff to proceed with an update on the Housing Element; and

WHEREAS, Mariposa County has prepared an update to the Housing Element meeting the requirements of Article 10.6 and recent amendments passed into law after 1989; and

WHEREAS, in accordance with the findings as contained in Exhibit A of this resolution, the project is exempt from environmental review; and

WHEREAS, Mariposa County has submitted the Draft Housing element to the State Department of Housing & Community Development for review in accordance with State Government Code Section 65585; and

WHEREAS, modifications to the Housing Element have been made to reflect the comments of this State Department; and

WHEREAS, the Planning Commission has held a duly noticed public hearing in accordance with County Code and State Law; and

WHEREAS, the Planning Commission has adopted Resolution No. 94-19, recommending the Board of Supervisors approve the proposed amendment with modifications;

NOW THEREFORE BE IT RESOLVED, the Mariposa County Board of Supervisors hereby approves General Plan Amendment 94-5, Housing Element Update.

BE IT FURTHER RESOLVED that the approval is based upon the mandatory findings for a General Plan Amendment as contained in Exhibit A of this resolution.

PASSED AND ADOPTED by the Mariposa County Board of Supervisors on the 10th day of January, 1995, by the following vote:

AYES: REILLY, BALMAIN, STEWART, PARKER, TABER

NOES: NONE

ABSTAINED: NONE

EXCUSED: NONE

NOT VOTING: NONE

*Garry Parker*

GARRY PARKER, Chairman  
Mariposa County Board of Supervisors

ATTEST:

*Margie Williams*  
MARGIE WILLIAMS, Clerk of Board  
Mariposa County Board of Supervisors

APPROVED AS TO FORM AND LEGAL SUFFICIENCY

*Jeffrey Green*  
JEFFREY GREEN, County Counsel

## **EXHIBIT "A"**

### **FINDINGS FOR ENVIRONMENTAL REVIEW EXEMPTION:**

1. Section 15061[b][3] of the California Environmental Quality Act (CEQA) Guidelines states "...CEQA applies only to projects which have the potential for causing a significant effect on the environment. Where it can be seen with certainty that there is no possibility that the activity in question may have a significant effect on the environment, the activity is not subject to CEQA.
2. The current General Plan Housing Element already has established policies. This amendment only addresses changes to statistical data and new State requirements which have become law since 1989.

### **FINDINGS FOR GENERAL PLAN AMENDMENT:**

1. This amendment is not inconsistent with any of the guiding policies, goals, and standards of the General Plan.
2. The project is found to support, accomplish or have no effect on the goals, policies, and standards of the General Plan as a whole and will not obstruct the achievement of the General Plan's purpose. This finding is made in accordance with Section 2.600 et seq.

# *Chapter I*

## *Housing Market Analysis*

This chapter provides information on population, employment and household characteristics.



## INTRODUCTION

### Why is a Housing Element Prepared

Since 1969 State law has required each city and county to adopt a housing element as part of their general plan. While housing element requirements have been revised several times, their purpose remains the same - to serve as statements of public policy to assure the adequate provision of housing to all economic segments of the community.

Significant change to housing element requirements occurred in 1980 with the passage of Assembly Bill 2853 (Stats. 1980, Chapter 1143). This law specifies in detail the contents of housing elements and the procedures for adoption and periodic revision. To comply with this law each local jurisdiction must assess its current housing needs; establish goals and objectives to meet the needs; and, develop a five year action plan of specific implementation measures. Mariposa County's 1989 Housing Element complies with these requirements. Since 1989, new State laws have made other specific changes to the housing element requirements. This update of the Mariposa County Housing Element also incorporates these most recent changes.

The housing element requirements were in part a response to the growing need for housing statewide. According to the *California Housing Plan Update*, the State faces a serious shortage of safe, decent and affordable housing. The plan estimates that:

- 2,260,000 lower income households pay more than 25 percent of their income for housing.
- 720,000 households live in over crowded housing.
- More than 1.37 million housing units need to be rehabilitated or replaced.
- An average of 210,000 housing units need to be built annually through 2000.

By requiring each city and county to prepare a housing element, the Legislature has indicated its belief in the necessity of an officially adopted statement of local policy. By specifying the content of the housing element, the Legislature has established the State policy concerning the basic responsibilities of local governments to provide adequate housing for its citizens. The State also recognizes that total housing needs may be beyond a community's resources and abilities to satisfy. In these situations, reasonable goals and objectives may be acceptable over the time frames of the Housing Element.



## **Local Benefits**

While complying with State law is in itself sufficient reason to prepare a housing element, there are more positive and practical reasons to do so. Local governments can derive many benefits from preparing a housing element including:

- Providing citizens with information about housing conditions in their community.
- Identifying potential needs and opportunities the County should examine more fully.
- Providing citizens with an opportunity to participate in the planning and housing policy process.
- Serving as a policy statement so that everyone will understand the basis of future decisions.

In addition to benefiting the citizens of the County, the Housing Element can also help public agencies coordinate housing programs and help builders make market decisions about the types and quantity of housing the County needs.

## **Scope and Revision of This Element**

This housing element revision has been prepared in accordance with Sections 65580-65589 (Article 10.6) of the Government Code (1). In addition, the Housing Element Guidelines adopted by the Department of Housing and Community Development, has been considered in the preparation of this document.

The County will review this element on a regular basis to evaluate objectives, the effectiveness of programs and progress in implementation. Additionally, the housing element will be revised not less than every five years, according to State law (Section 65588b).

## **Housing Element Committee**

The previous Housing Element (1989) was prepared with the assistance of a 16 member housing element committee appointed by the Mariposa County Board of Supervisors. The Committee represented a broad cross section of the County and included representatives from specific interest groups. During the preparation of this document the Housing Element Committee or the Committee's Steering Group met several times to review the preliminary drafts of this documents and to offer their comments and recommendations. This update is based on the work of the Housing Element Committee but appropriate revisions have been made to bring the Element up to date and to add new requirements which have become law since 1989.

## POPULATION

### Historic Population

On a percentage basis, Mariposa County is one of the fastest growing counties in Northern California. Between 1980 and 1990 the population increased nearly 30 percent from about 11,000 to over 14,000 people. The County's growth is the result of people moving into the County, rather than from a natural increase (births exceeding deaths) of the resident population. The vast majority of the people moving into the County are retirees.

---

TABLE 1  
Historic Population

| Year | Population | Percent Change |
|------|------------|----------------|
| 1960 | 5,064      |                |
| 1970 | 6,015      | 18.8           |
| 1980 | 11,108     | 84.7           |
| 1990 | 14,302     | 28.8           |

SOURCE: Mariposa County General Plan and 1990 Census

---

### Present and Projected Population

In 1993, the Department of Finance (DOF) projected that the population of Mariposa County would grow to about 15,700 in 1995 and 17,500 in 2000. The DOF estimates are similar to those contained in the Mariposa County General Plan.

### Population Composition

The ethnic composition of Mariposa County is predominantly white, accounting for 92 percent of the County's population. Native Americans and a small percentage of Hispanics comprise nearly all of the minority population.

---

TABLE 2  
Projected Population Growth

| Year | Population | Percent Change |
|------|------------|----------------|
| 1990 | 14,302     |                |
| 1995 | 15,700     | 10%            |
| 2000 | 17,500     | 11%            |
| 2005 | 19,700     | 23%            |

SOURCE: Department of Finance

---

### Age Distribution

The accessibility to recreational activities and the low cost of living have made Mariposa County an attractive area for older people. 1990 Census data show that 2,550 persons or nearly 18 percent of the population were over the age of 65. This relatively large segment of the population resulted in a median County age of 39.5 years. This is a median age nearly eight years older than the statewide average. The Mariposa Town area had the highest concentration of people 65 years or older. Nearly, 35 percent of the Mariposa Town population is 65 years or over which represents nearly 16 percent of the total over 65 population of the County.

A relatively older population reflects the need to establish programs directed specifically for senior citizens.

## **HOUSEHOLD CHARACTERISTICS**

### **Number of Households**

According to the 1990 Census, there were about 5,679 households countywide. Estimates prepared by the State Department of Finance show that by 1997, about 6,700 households will exist countywide. This is an increase of 1,021 households. While some new households will be absorbed into existing ones, new housing must be constructed for the increasing number of new households.

---

**TABLE 3**  
**Household Projections**

| Year         | 1990  | 1995  | 1997  |
|--------------|-------|-------|-------|
| Total County | 5,697 | 6,400 | 6,700 |

**SOURCES:** U.S. Census; Dept. of Finance; and, Regional Housing Needs Plan, Department of Housing and Community Development

---

### **Household Size**

According to 1990 Census data, household size in the County was 2.52 persons in 1990, which is slightly larger than reported in 1980 (2.48 persons per household). In California, household size has been decreasing as more single person households have been formed and divorced and widowed persons elect to form their own households. County staff familiar with local demographics believe that household size in Mariposa County is stabilizing and is beginning to drop in size. For example, in 1988, household size was as high as 2.58 persons per household.

### **Tenure**

The 1990 Census data shows that countywide, 69 percent of the occupied housing units are owner occupied and 31 percent are renter occupied. Statewide only about 56 percent of the housing units are owner occupied. The reason for the higher rate of home ownership may be due to the high numbers of mobile homes and relatively low cost of home ownership in Mariposa County. For example, 27 percent of the housing units are mobile homes and the 1990 median value of a home was \$98,900 which is approximately 50 percent of the Statewide median home value of \$194,300. Other reasons may be the large number of retirees that move into the area and are financially able to purchase their own homes and Mariposa County policies which encourage home ownership opportunities.

## ECONOMY

### Employment

The County's economy is based primarily on government employment, retail sales and services and tourism. In 1992, these employment sectors account for 4,475 or about 59 percent of the County's 7,475 total workers. Employment levels fluctuate during the year, with the lowest unemployment rates occurring in the summer, reflecting the importance of the tourist trade. Overall, the average unemployment rate for 1992 was about 7.7 percent. Although the unemployment rate is up from 6.4 in 1991 it is still below the statewide average of 9.1 percent.

In 1993, total employment is expected to rise slightly for an annual average of 8,400 jobholders. According to the Employment Development Department (EDD), the services job sector is expected to experience the greatest employment growth, reflecting the importance of the tourism segment of the economy.

---

TABLE 4  
Civilian Labor Force, Employment, and Unemployment  
Annual Averages

| Items                 | Historical |       | Forecast |
|-----------------------|------------|-------|----------|
|                       | 1991       | 1992  | 1998     |
| Civilian Labor Force* | 7,575      | 8,100 | 10,300   |
| Employment            | 7,100      | 7,475 | 9,465    |
| Unemployment          | 475        | 625   | 835      |
| Unemployment Rate**   | 6.4%       | 7.7%  | 8.1%     |

#### Notes:

\* Labor force by place of residence. Employment includes self employed persons and persons involved in labor-management trade disputes.

\*\* The unemployment rate is computed from unrounded data, therefore, it may differ from rates developed by using rounded data in this table.

SOURCE: *Annual Planning Report*, Employment Development Department, 1993

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## Income

The County's large number of retirees living on fixed incomes and the lack of high paying jobs resulted in personal income well below State levels. According to the 1990 Census, Mariposa County's median household income was \$25,272. This is 71 percent of California's 1990 median household income of \$35,978. Anticipated high numbers of retirees on fixed incomes should continue to depress individual income. As part of the Mariposa County Regional Needs Plan, the Department of Housing and Community Development prepared estimates of households in various income groups. These estimates are depicted in Table 5.

---

**TABLE 5**  
**Estimated Percentages and Numbers Of**  
**Households In Various Income Groups, 1997 Population**

|                 | Income Groups |           |          |                |       |
|-----------------|---------------|-----------|----------|----------------|-------|
| Total           | Very Low      | Other Low | Moderate | Above Moderate |       |
| Percent<br>100% | 25%           | 21%       | 19%      | 35%            |       |
| Number          | 1,675         | 1,407     | 1,273    | 2,345          | 6,700 |

Notes:

Median Income is \$25,272

Very low is 50% of the median income

Other Low is 50% - 80% of the median income

Moderate Income is 80% - 120% of the median income

Above Moderate Income is over 120% of the median income

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SOURCE: Regional Needs Plan, Department of Housing and Community Development (1992)

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There are several observations that should be noted in examining this data. First, there are a significant number of households in the very low and low income groups. About 46 percent of the County's households fall into this category. In order to provide adequate housing for these low income households, higher density rental housing must continue to be encouraged. In reviewing this data and interpreting its implications, another factor must also be considered. The data may not account for the fact that a portion of these very low and low income groups consist of retirees living off of retirement, social security or pension income. While many retirees have low incomes, they often own their own homes or have very

low mortgage payments. Never-the-less with such a large number of households in these income categories, the data points to a conclusion that very low to low income housing is an area which the County must take steps to address. Lastly, the data indicates that in order to afford housing in the County, several salaries or sources of income may be necessary.

## **HOUSING PROFILES**

### **Housing Stock**

From 1980 to 1990 the County's housing stock increased from 5,762 units to 7,700 an increase of about 34 percent. The vast majority of housing in Mariposa County is the single family dwelling. In 1988, single family dwellings accounted for 5,071 or 66 percent of the County's housing stock. Multiple housing (two or more units) accounted for only 430 units or about twelve percent of the housing stock. Statewide, single family dwellings comprise about 55 percent of the total and multi family units account for about 32 percent of the total units.

Mobile homes are immensely popular as they have remained affordable and their quality and public acceptance levels have greatly improved. Approximately 27 percent of the County's housing is made up of mobile homes. By comparison, mobile homes account for only five percent of the housing stock statewide. If the County continues to be receptive to mobile homes, it could provide a source of housing that would help satisfy the needs of lower income and special needs groups this Element identifies. Recognizing that mobile homes will continue to play an important role in meeting housing needs, the County wishes to encourage mobile home availability and safety. However, older mobile homes may also pose a potential housing rehabilitation need in the future as these types of units begin to show their wear and need increasing amounts of maintenance and repairs.

### **Housing Costs**

One bright factor regarding housing in Mariposa County is that it is relatively affordable when compared to housing costs statewide. According to the 1990 Census, the County's median house value was \$98,900 or only 50 percent of the statewide median value of \$194,300. The median rental payment was \$392 or just 63 percent of the statewide median of \$620. Although utility costs are relatively higher in rural Mariposa County, housing remains a bargain compared to other areas of California. However, rapid appreciation of housing during the period between 1987 -1990 has made home ownership difficult for working families. To further define these housing costs and rents, various real estate companies were contacted and information regarding the sale prices of housing units was gathered. The County's Housing and Community Development Agency provided information on rental prices. As anticipated, housing costs and rents depend on a number of factors including location, size and condition. The results of the survey are shown in Table 6.

## **Vacancy Rates**

1990 Census Data revealed that the 1990 vacancy rate was about 27 percent. Although it appears that the County has an unusually high vacancy rate, it is well known within the County that the vacancy rate reflects the portion of the housing market that is primarily second home and recreational. 1990 Census data indicates that only 291 of the 2,096 vacant units were in fact "vacant for rent". It cannot be determined whether the "vacant for rent" units were seasonal or permanent rentals. Whatever the actual vacancy rate may be, many individuals renting homes especially lower cost units, have experienced a very "tight" market. The "for sale" housing market does not experience this same tight condition.

TABLE 6  
Housing Costs and Rents

Homes for Sale (in \$1,000's)

| Size               | Low      | Moderate  | High     |
|--------------------|----------|-----------|----------|
| 2 Bedroom          | \$75-90  | \$90-100  | \$100-up |
| 3 Bedroom          | \$90-105 | \$105-125 | \$125-up |
| 4 Or More Bedrooms | \$90-110 | \$110-135 | \$135-up |

Mobile Homes on Lots (in \$1,000's)

| Size      | Low     | Moderate | High    |
|-----------|---------|----------|---------|
| 2 Bedroom | \$40-55 | \$55-75  | \$75-up |
| 3 Bedroom | \$50-70 | \$70-90  | \$90-up |

Homes, Apartments, and  
Mobile Homes - Rental Range

| Size<br>Homes               | Homes       | Apartments  | Mobile      |
|-----------------------------|-------------|-------------|-------------|
| Studio                      |             | \$250 - 300 |             |
| 1 Bedroom                   | \$300 - 475 | \$300 - 400 | \$300 - 475 |
| 2 Bedroom                   | \$350 - 500 | \$325 - 425 | \$350 - 500 |
| 3 Bedroom                   | \$400 - 650 | \$350 - 500 | \$400 - 575 |
| 4 Bedroom                   | \$500 - 675 |             |             |
| Mobile Home Space (In Park) |             | \$100-225   |             |

Notes: These figures represent average housing and rental costs. It must be realized that great differences in lot sizes exist throughout the County. Additionally, in some instances such as 4 bedroom homes for sale there was little data available and the costs of these units are based primarily on estimates by real estate agents.

SOURCES: Mariposa County Multiple Listing Service, Century 21 Pinewood Properties, Coldwell Mother Lode Properties and, the Housing Authority of Mariposa County (1994)

## *Chapter II*

### *Housing Needs*

This chapter discusses the housing needs in the County including regional housing needs, housing conditions and the housing needs of specific population groups of the County.

## **HOUSING NEEDS**

### **Basic Construction Needs**

Basic construction needs are the minimum number of units needed to accommodate projected new households and maintain a reasonable vacancy rate; and, make up for housing units that should be replaced. These estimates are an indication of how much housing will be needed to keep up with the growing housing demand. To provide an adequate supply of housing, a total of 1,073 housing units should be added from 1991-1997. This is approximately 153 new units per year. For comparison, building permit records indicate that for a three year period from 1991 to 1994 a total of 698 new residential units were added to the County's housing stock.

Basic construction needs were estimated by subtracting the current number of households from the projected number of households in 1997. In addition, a three percent adjustment is added to ensure an adequate vacancy factor in the future. Table 7 shows the results of these calculations.

---

**TABLE 7**  
**Summary of Actual and Projected**  
**Housing Needs for Mariposa County**

| Actual         |            |                  |             |
|----------------|------------|------------------|-------------|
| Year           | Households | Total Units      |             |
| 1991           | 5,755      |                  | 7,915       |
| Needed         |            |                  |             |
| Year<br>Needed | Households | New Units Needed | Total Units |
| 1997           | 6,700      | 1,073            | 8,773       |

---

SOURCE: Regional Housing Needs Plan, Department of Housing and Community Development (1992)

## **Low and Moderate Income Housing**

The total number of new units needed is only one dimension of the County's housing needs. Satisfying housing needs cannot be accomplished unless special attention is focused on meeting the needs of low and moderate income households.

State law, Section 65584(a) requires the preparation of a Regional Needs Plan to identify the number of households of low or moderate incomes. Mariposa County's Regional Needs Plan was prepared by the Department of Housing and Community Development and is summarized in Table 8. The Regional Needs Plan identifies the County's housing needs from 1991 to 1997.

Mariposa County's low and moderate income housing needs are the number of units needed in the next three years (to 1997), multiplied by the percentage of households in the very low, other low and moderate income categories. In order to meet the needs of very low to moderate income families 697 units, or 65 percent of the basic construction needs, are needed by 1997. This is approximately 107 units per year in these income categories during the 1991 - 1997 period. Table 8 summarizes the County's housing needs.

---

**TABLE 8**  
**Summary of Regional**  
**Housing Needs 1991-1997**

| Income Group   | Households   | Percentages | Units Needed |
|----------------|--------------|-------------|--------------|
| Very Low       | 1,675        | 25          | 268          |
| Other Low      | 1,407        | 21          | 225          |
| Moderate       | 1,273        | 19          | 204          |
| Above Moderate | 2,345        | 35          | 376          |
| <b>Totals</b>  | <b>6,700</b> | <b>100</b>  | <b>1,073</b> |

**SOURCE:** Based on the Regional Housing Needs Plan, Department of Housing and Community Development, 1992

---

The County can satisfy its responsibility for providing adequate housing especially for low and moderate income families by ensuring that there is an adequate supply of sites for multi family rental housing and mobile homes.

### Quantified Housing Objectives

To meet future (1999) regional housing needs and population growth, 1,282 housing units must be provided. This objective was determined by adding the number of units required by the Regional Housing Needs Plan (1,073) plus additional housing units to meet the Department of Finance's population projections for the year 2,000 (209). Household size was assumed to be the same as that calculated in the 1990 Census. Table 9 summarizes the total objectives by income category.

---

**TABLE 9**  
**Summary of Housing Units**  
**Required by Income Category**  
**1/1/91 - 7/1/99**

| Income Category | Regional Needs | Population  | Total        |
|-----------------|----------------|-------------|--------------|
| Very Low        | 268            | (25% X 209) | 321          |
| Other Low       | 225            | (21% X 209) | 269          |
| Moderate        | 204            | (19% X 209) | 244          |
| Above Moderate  | 376            | (35% X 209) | 448          |
| <b>TOTALS</b>   | <b>1,073</b>   | <b>209</b>  | <b>1,282</b> |

#### Notes:

Units added between 1/91 - 8/94.....(698)

Units needed between 9/94 - 7/99.....584

SOURCE: Mariposa County Housing and Community Development Agency, 1994

---

### Rehabilitation and Replacement Needs

In addition to basic construction needs, the County must encourage the rehabilitation and replacement of its housing stock. In the last ten years, there has been two different housing condition surveys conducted in the County. One was a "windshield" survey conducted in conjunction with the preparation of the 1989 Housing Element. The other was a survey conducted during the preparation of the 1991 Community Development Block Grant application. The later was a more

detailed survey and was conducted in the communities of Mariposa, Mount Bullion, Catheys Valley, Hornitos, Coulterville, and Bear Valley.

The two surveys are not comparable for several reasons. The windshield survey evaluated only the exterior conditions of the homes examined (hence the name of the survey) and included a mixture of both older and newer homes. The survey conducted in 1991, was conducted by a licensed contractor experienced in conducting housing condition surveys. This survey included both an interior and exterior evaluation of conditions and included the oldest housing in the county. The windshield survey therefore, may have under estimated the number of units in need of rehabilitation and replacement.

Based on the results of the more detailed survey conducted in 1991 the following table (Table 10) was prepared by the County Housing and Community Development Agency staff to identify the number of housing units in need of rehabilitation and replacement.

**TABLE 10**  
**Rehabiltation and Replacement Needs**

|   |       |
|---|-------|
| Number of housing units constructed before 1960   | 1,853 |
| Percent in need of rehabilitation or replacement<br>(deteriorated) per 1991 conditions survey                         | 43.0% |
| Percent of deteriorated units in need of replacement  | 15%   |
| Number of units constructed before 1960 in<br>need of rehabilitation (1,853 X 43%)                                    | 797   |
| Number of units constructed before 1960 in<br>need of replacement (1,853 X 15%)                                       | 278   |
| Number of housing units constructed after<br>1960 less vacation rentals (7700-1853-1723)                              | 4,124 |
| Percent of housing units constructed after 1960<br>in need of rehabilitation per 1988 conditions survey               | 5.0%  |
| Number of housing units constructed after in need of<br>rehabilitation (4,124 X 5%)                                   | 207   |
| Percent of housing units constructed after 1960<br>in need of replacement per 1988 conditions survey                  | 2.0%  |
| Number of housing units constructed after<br>1960 in need of replacement (4,124 X 2%)                                 | 83    |
| Summary   |       |
| Housing units in need of rehabilitation (797 + 207)   | 1,004 |
| Housing units in need of replacement (278 + 83)   | 261   |
| Total units in need of rehabilitation or replacement  | 1,265 |
| Percent of total housing stock in need of rehabilitation or<br>replacement (1,265 divided by 7,700).                  | 16.4% |
| Percent of non-vacation rental housing in need of rehabilitation<br>or replacement (1,265 divided by (7,700 - 1,723)) | 21.1% |

SOURCE: Mariposa County Housing and Community Development Department,  
1994

### **Housing Units Constructed, Conserved or Rehabilitated by Income Category**

State Law requires the Housing Element to establish quantified objectives that identify the maximum number of housing units, by income categories, that can be constructed, rehabilitated and conserved over a five year time period.

To address this requirement, County HCDA staff reviewed a sample of the building permits between 1/91 and 8/94 to determine the income category served by the housing units which were either constructed, conserved or rehabilitated. In addition, anecdotal information regarding employee housing was obtained. The methodology assumes an eight percent amortization rate and land and site improvements valued at \$40,000 for all income categories except very low income.

\* Very Low Income: new dwellings valued at less than \$15,000. Almost 100 percent were mobile homes installed as second units or in mobile home parks. It is assumed that these units will have a monthly housing cost of less than \$385 per month (\$15,400 divided by 12 X 30%). Based on the sample of building permits, seven percent of the units constructed/installed were affordable to very low income households.

\* Low Income: new dwellings valued between \$15,000 - \$30,000. Approximately 50 percent were mobile homes. It is assumed that these units will have a monthly housing cost of less than \$615 per month (\$24,600 divided by 12 X 30%). Based on the sample of building permits, 18 percent of the units constructed/installed were affordable to low income households. \* Moderate Income: New dwellings valued between \$30,000 -\$70,000. Most of these units are small stick-built dwellings. It is assumed that these units will have a monthly housing cost of less than \$922 per month (\$36,900 divided by 12 X 30%). Based on the sample of building permits, 25% of the units constructed/installed were affordable to moderate income households.

All other units (50%) are assumed to be affordable to above moderate income households. Table 11 illustrates the actual number of units provided (1/1/91 - 8/94) and projected units (until 7/99) by income category.

**TABLE 11**  
**Housing Objectives By Income Category**

**Very Low Income**

| New Construction | Rehabilitation | Conservation | Total |
|------------------|----------------|--------------|-------|
| <u>A</u>         | <u>P</u>       | <u>A</u>     |       |
| 63*              | 105            | 20**         | 40    |
|                  |                | 15           | 85*** |
|                  |                |              | 328   |

**Low Income**

| New Construction | Rehabilitation | Conservation | Total |
|------------------|----------------|--------------|-------|
| <u>A</u>         | <u>P</u>       | <u>A</u>     |       |
| 126              | 113            | 10**         | 20    |
|                  |                | N/A          |       |
|                  |                |              | 269   |

**Moderate Income**

| New Construction | Rehabilitation | Conservation | Total |
|------------------|----------------|--------------|-------|
| <u>A</u>         | <u>P</u>       | <u>A</u>     |       |
| 174              | 70             | N/A          |       |
|                  |                | N/A          |       |
|                  |                |              | 244   |

**Above Moderate Income**

| New Construction | Rehabilitation | Conservation | Total |
|------------------|----------------|--------------|-------|
| <u>A</u>         | <u>P</u>       | <u>A</u>     |       |
| 349              | 99             | N/A          |       |
|                  |                | N/A          | 448   |

\* Includes 14 employee housing units.

\*\* Rehabilitation financed by Community Development Block Grant and FmHA Section 504 programs.

\*\*\* Only increases in the number of Section 8 Vouchers and Existing Certificates.

**SOURCE:** Mariposa County Housing and Community Development Agency

## SPECIAL HOUSING NEEDS

### Overcrowding

Overcrowding is a common measure of determining whether families are adequately housed. The standard most widely used to determine overcrowding is the number of persons per room (not bedrooms). When this rate exceeds 1.01 persons per room an overcrowded situation exists. It is assumed that living in a household in which this standard is exceeded is harmful to the physical and mental well being of the occupants.

According to 1990 Census data, 214 housing units countywide were overcrowded using the 1.01 or more persons per unit standard. Of this total 91 units were owner occupied and 123 units were renter occupied. The total number of overcrowded units represents about 3.8 percent of the County's total 1990 housing units. The amount of overcrowding has diminished significantly from that which occurred in 1970. In 1970 about 9.2 percent of the total housing units, exceeded 1.01 person per unit. In 1980, 4.7 percent of the County's households resided in overcrowded units. Based on this declining percentage, it does not appear that overcrowding is a problem. Although not a significant problem, overcrowding is, most likely, the result of persons who are unemployed or are underemployed and are required to live with relatives or another family.

### Overpayment

The relationship of the cost of housing and the ability to afford housing is a primary concern in determining the condition of the housing market.

Until recently, a common standard to gauge housing affordability is whether housing expenditures exceed 25 percent of household income. Households exceeding this standard were said to be overpaying for housing. In terms of paying ability, this standard means that a household earning \$25,272 the 1990 median County income, can afford to pay about \$525 per month for housing. A \$14,500 a year household can pay about \$300 a month.

Changing market conditions are making the standard outmoded. Increased housing prices and higher costs of borrowing money require households to pay a higher share of their incomes for housing. As a result many households now pay 30 to 40 percent of their incomes for housing. This same situation exists for rental housing. Increased housing prices and the cost of borrowing money requires landlords to raise rents to meet their investment obligations.

Although the 1990 Census data contains information about the costs of home ownership and rents as a percentage of income, it does not provide a complete

picture of housing affordability. Since the data must be collected within the range of specific definition, the 1990 Census data does not account for all of the County's households in its figures. However, based on the data available, the Census shows that about 50 percent of the renter households were paying more than 25 percent of their incomes for housing and 34 percent of the owner occupant households exceeded the 25 percent threshold.

1990 Census data also shows that low income families are the most seriously affected. About 76 percent or 517 of the renter households surveyed and, 77 percent or 363 of the owner households surveyed, with earnings less than \$20,000, exceeded the 25 percent standard. This group is the most seriously affected as it is the group with least disposable income.

**TABLE 12**  
**Percent of Households Countywide Paying**  
**More Than 25% of Household Income for Housing Expenses**

|                                    | Households<br>Surveyed | Owner<br>Occupied | Renter<br>Occupied |
|------------------------------------|------------------------|-------------------|--------------------|
|                                    | 3,135                  | 1,826             | 1,309              |
| % Exceeding<br>25% Standard        | 40                     | 34                | 50                 |
| No. Exceeding<br>25% Standard      | 1,268                  | 614               | 654                |
| No. Low Income<br>\$10,000 or less | 1,144                  | 465               | 679                |
| % Low Income<br>Exceeding 25%      | 77                     | 77                | 76                 |
| No. Low income<br>Exceeding 25%    | 880                    | 633               | , 517              |

Note: Not all housing units in the County are accounted for in this data.

**SOURCE:** U.S. Census Bureau, 1990 Census

Since 1980, the percentage of low income renter households overpaying for housing has decreased seven percent while the percentage of low income owner households overpaying for housing increased 34 percent. The latter situation

reflects lending institution and individual willingness to allow a greater amount of mortgage costs as a percentage of income. It may also be the result of declining income from a weak economy.

### **Elderly Households**

As mentioned earlier, Mariposa County is an attractive retirement area and as a result there are many older persons living in the County. 1990 Census data provides a good profile of the elderly in Mariposa County.

Twenty nine percent or 1,603 of the householders were over the age of 65. Twelve percent or 684 of the households in the County are made up of seniors over the age of 65 that live by themselves. About 87 percent of the households with a householder over the age of 65 owned their own homes.

Economically, only 151 senior households with a householder over the age of 65 fell below the 1980 poverty level. Only 9.6 percent of elderly households have incomes below the poverty level compared to a Countywide percentage of 12.7 percent. Many households in the County also depend on social security for at least a part of their income and senior households make up to bulk of this group. In 1990, nearly 1,953 households depended on social security for at least a portion of their income. Since so many seniors depend on a fixed income source such as social security, inflation or rent increases will consume a larger share of their income. It is suspected that of the households paying more than 25 percent of their incomes for housing, senior citizens probably make up a large share of this group.

Given the large number of seniors that live by themselves and their economic status, there are several options the County should consider pursuing. One option is to start a shared housing program in which a senior living by him or herself is matched with another compatible senior. This not only provides companionship but can also reduce housing costs as the costs can now be shared. Another option is for the County to encourage multi unit senior citizen housing especially in areas where a full range of services are offered. For seniors that are living in remote areas of the County this would provide them with social opportunities and possibly reduce their living expenses since transportation costs can be reduced. Multi unit housing would also benefit older married couples that no longer wished to maintain a larger home. Since some seniors are no longer as active or mobile as they once were, a portion of this group could probably benefit from a rehabilitation assistance program or help in making their homes more accessible. Finally, in-home supportive services are important to assist seniors in identifying needed home maintenance issues and referral to appropriate housing programs.

## **Housing For the Disabled**

Disabled persons may have housing problems similar to those which other groups in the County may experience. They may be living in substandard or overcrowded housing and may be paying a disproportionate share of their income towards housing. However, disabled persons also have needs that are not common to other groups.

The 1990 Census identifies 1,801 individuals with either a mobility or self care limitation. However, it is unknown if all of these disabilities present special housing needs.

Although needs can vary widely, disabled persons need special facilities to help them overcome their disability or make their housing units more convenient. Some of these amenities include wide doorways that can accommodate wheelchairs; special bracing for handrails; lower counter tops; and, switches and outlets at the proper height to allow easy use. Unfortunately, very few housing units have these features and consequently they must be remodeled to serve the disabled. However, the conversion of a conventionally designed housing unit is usually well beyond the financial capability of most disabled persons.

## **Female - Headed Households**

According to 1990 Census data there were a total of 397 female headed households countywide or about seven percent of the countywide households. Statewide, about 9.8 percent are female headed households. About 270 of the female headed households also have children. 1990 Census data also reveals that 141 of these female headed households fell below the poverty level. This population group most likely has special housing needs. They must work to support their families and in many instances their jobs pay low wages. In addition, they must arrange for day care which may consume a sizable portion of their pay. These female headed households must seek suitable housing with less disposable income than some families earning the same amount. As a result, their housing choices are very limited and most are probably paying more than 25 percent of their total incomes for housing. The County should encourage affordable day care facilities as a way of helping female headed households meet their housing needs. Additionally, because of their economic conditions, construction of multi family rental housing would also help this group.

## **Large Families**

In 1990, there were 443 households in Mariposa County made up of five or more persons. Of this total, 267 were owner occupants of their housing units and 176 were renters. Census data also shows that there were 518 housing units countywide with four or more bedrooms. In 1990, 411 of the units were occupied.

These large housing units had vacancy rates of about 21 percent compared to the vacancy rate of about 27 percent for the County as a whole in 1990. Although the vacancy rate used here includes vacation homes, the vacancy rate for larger homes is lower and reflects a tighter housing market for these type of homes. While no official data exists, local realtors indicate that finding a large home to rent at a reasonable rate is nearly impossible and renters that occupy them tend not to move. Based on this information it appears that there is need for additional larger rental units. The County should encourage the development of additional larger multi family units to accommodate larger families.

### **Farmworkers**

Although details are sketchy, it appears that additional farmworker housing is probably not needed in the County at this time. However two facts are known. One is that there is limited labor intensive agriculture that would attract seasonal farmworkers and Mariposa County is not one of the counties that traditionally attract large numbers of migrant farmworkers. County Housing Authority staff is also unaware of any significant need in this area. Based on this limited data it does not appear that migrant farmworker housing is a problem in the County.

### **Emergency and Homeless Housing**

For a variety of reasons, individuals and families may have a need for emergency short term housing. In Mariposa County there are two primary groups of homeless persons. The largest group is young women between the ages of 20 - 30 with children. There are three primary reasons why they are homeless including: domestic violence, they can no longer afford to pay rent; or, their present homes are in need of such repair that they have become uninhabitable. The other group is single people that live along the Merced River. About one half are permanent County residents and the other half live there during the warmer months of the year. These people usually do not request assistance but are referred to the County's Department of Social Services or drug and alcohol programs for assistance if they come into contact with the County Sheriffs Department.

The County provides for homeless persons through several voucher programs. Persons in need of shelter are able to obtain vouchers from the County's housing and Community Development Agency that enables them to stay in a local motel for a period of up to 30 days. The program can accommodate families as well as single persons in need. Since April of 1993 a total of 1,007 person shelter days has been provided by the County through this program. The County also pays up to one month's rent in order to help persons remain in their present housing or to help them establish themselves in new housing. The County also provides meal vouchers which enables homeless persons to purchase meals at local restaurants for the day the vouchers are issued.

County staff believes that the existing programs can accommodate the County's current homeless needs at this time.

## **LAND AVAILABILITY**

### **Land Inventory**

Within Mariposa County there is a significant amount of land available for housing. As part of the 1989 update of the Mariposa County Housing Element a complete inventory of the County's available residentially designated land was undertaken. To organize the inventory, the planning staff divided the County into two separate areas. The first area includes those communities with specific plans. This includes the communities of Mariposa, Fish Camp, Wawona and Coulterville. Generally, at least a portion of the land within the specific plan areas are served with water and/or sewer service and can support higher density multi family residential development.

Staff also examined the territory outside specific plan areas. This includes the extensive agricultural and forest and mountain areas of the county as well as communities such as Greeley Hill, Bear Valley, Mt. Bullion, and Bootjack that have adopted town planning areas but as of yet, no specific plans. Areas outside the specific plan area depend on individual septic systems or wells and therefore larger parcel sizes are required. Not included in these estimates is land designated for Timber Production Zone (TPZ Zoning) since this zone restricts residential development.

According to the inventory there are over 331,369 acres available for single family residential development. This acreage would support over 43,000 single family units. Mobile homes on individual parcels are allowed on any single family lots so there is an ample amount of land available for mobile homes within the county. Additionally, there are up to 61,410 acres available for mobile home parks. Within the county there is also 353 acres available for multi family units and/or emergency shelters. This acreage can support up to 1,640 multi family or emergency shelter, which is an increase of nearly 500 units since the previous housing element was prepared.

Table 10 summarizes the County's single family housing land inventory and Table 11 summarizes the land inventory for multi family, mobile home and emergency shelter uses.

According to the Regional Housing Needs Plan (see Table 8) 493 units of very low and low income housing units are needed over the next five years to support the projected housing demands for these income groups. These demands are best satisfied by the construction of multi family units or the placement of mobile homes. Based on the land availability data, there is more than enough land available to support the construction or placement of these types of units.

## **Redevelopment Sites**

Due to the rural nature of the County, units in need of rehabilitation or replacement are not generally located or concentrated in a specific area but rather, are dispersed throughout the County. This situation makes it hard for the County to compete for redevelopment grant or loan funds since it is difficult to identify a "targetable area" for funding. There is also no redevelopment agency in the County that undertakes redevelopment work.

**TABLE 13**  
**Single Family Land Availability**

| Land Use                                     | Zoning      | Services     | Density       | Acres   | Potential Units |
|--|-------------|--------------|---------------|---------|-----------------|
| TPA- No Specific Plan<br>County-wide, No TPA | RR          | None         | 2 U/2 1/2 ac  | 2,184   | 1,742           |
|  | RR          | None         | 1 U/1 1/4 ac  | 140     | 112             |
|  | RR          | Water        | 1 U/1 1/4 ac  | 1,370   | 1,096           |
|  | RR          | Water/Sewer  | 2 U/1 1/4 ac  | 79      | 126             |
|  | None        | 2 U/2 1/2 ac | 353           | 282     | RR              |
|  | Water       | 2 U/2 1/2 ac | 1,700         | 1,260   | RR              |
|  | RR          | None         | 2 U/5 ac      | 350     | 140             |
|  | RR          | Water        | 2 U/5 ac      | 850     | 340             |
|  | MH          | None         | 2 U/5 ac      | 61,410  | 24,564          |
|  | MT          | None         | 2 U/20 ac     | 314     | 31              |
|  | GF/MG       | None         | 3 U/40 ac     | 67,880  | 5,091           |
|  | AE          | None         | 3 U +/160 ac  | 190,400 | 3,570           |
| Mariposa TPA                                 | 9000 sq ft  | Water/Sewer  | 1 U/ 1/5 ac   | 175     | 875             |
|  | 12000 sq ft | Water/Sewer  | 2 U/ 1/4 ac   | 10      | 80              |
|  | 12000 sq ft | Sewer        | 2 U/ 1/4 ac   | 180     | 1,440           |
|  | 12000 sq ft | None         | 1 U/ 1/4 ac   | 40      | 160             |
|  | 1/2 ac      | Water/Sewer  | 2 U/ 1/2 ac   | 10      | 40              |
|  | 1/2 ac      | Sewer        | 2 U/ 1/2 ac   | 5       | 20              |
|  | 1/2 ac      | None         | 2 U/ 1/2 ac   | 405     | 1,620           |
|  | Rural Res   | None         | 2 U/ 2 1/2 ac | 50      | 40              |
|  | 15-20 ac    | Sewer        | 2 U/ 15-20 ac | 12      | 2               |
|  | 15-20 ac    | None         | 2 U/ 15-20 ac | 113     | 15              |
|  | Scenic Res  | None         | 2U/ 20 ac     | 200     | 20              |
| Coulterville TPA                             | 9000 sq ft  | Water/Sewer  | 2 U/ 1/5 ac   | 20      | 200             |
|  | 1/4 ac      | Water/Sewer  | 2 U/ 1/4 ac   | 23      | 184             |
|  | 1/4 ac      | None         | 2 U/ 1/4 a    | 10      | 80              |
|  | 2 1/2 ac    | Water/Sewer  | 2 U/ 2 1/2 ac | 25      | 20              |
|  | 2 1/2 ac    | None         | 2 U/ 2 1/2 ac | 15      | 12              |
|  | Multi-Fam   | Water/Sewer  | 1 U/ 1/5 ac   | 7       | 35              |
|  | Ccn Com     | Water/Sewer  | 2 U/ 1/5 ac   | 20      | 200             |
|  | Light Com   | Water/Sewer  | 2 U/ 1/5 ac   | 15      | 150             |
|  | Hiway Com   | Water/Sewer  | 2 U/ 1/5 ac   | 18      | 180             |
| Fish Camp TPA                                | 1/2 ac      | Water        | 1 U/ 1/2 ac   | 4       | 8               |
|  | 1/2 ac      | None         | 1 U/ 1/2 ac   | 9       | 18              |
|  | 1 ac        | None         | 1 U/ 1 ac     | 64      | 64              |
|  | 2 1/2 ac    | None         | 2 U/ 2 1/2 ac | 10      | 8               |
|  | RR 5 ac     | None         | 2 U/ 5 ac     | 5       | 2               |
|  | Multi-Fam   | Water        | 1 U/ 1/2 ac   | 2       | 4               |
|  | Comm        | None         | 1 U/ variable | 25      | Variable        |
| Wawona TPA                                   | Mtn. Res    | Sewer        | 1 U/ 1 1/2 ac | 30      | 20              |
| Single Family Totals                         |             |              |               | 331,369 | 43,956          |

Source: Mariposa County Planning Department (1994)

**TABLE 14**  
**Multi Family, Mobile Home & Emergency Shelter**  
**Land Availability**

| Land Use                                     | Zoning  | Services  | Density  | Acres  | Potential Units   |
|--|---|---|--|--|---|
| <b>MULTI-FAMILY</b>                          |   |   |  |  |   |
| Mariposa TPA                                 | MFR   | Water/Sewer   | 1 U/ 1500 sq ft  | 50   | 400   |
|  | POC   | Water/Sewer   | 1 U/ 1500 sq ft  | 46.5   | 100   |
|  | TR  | Water/Sewer   | Variable   | 15   | 150   |
|  | GC  | None  | 1 U/ 1/5 ac  | 120  | 100   |
|  | CC  | Water/Sewer   | 1 U/ 1/5 ac  | 35   | 175   |
|  | LC  | Water/Sewer   | 1 U/ 1/5 ac  | 20   | 100   |
| Fish Camp TPA                                | MF<br>Res/Com   | Water<br>None   | 1 U/ 1/8 ac<br>1 U/ 1/8 ac   | 2<br>25  | 15<br>200   |
| Coulterville TPA                             | MF  | Water/Sewer   | Variable   | 7  | 70  |
|  | CC  | Water/Sewer   | Variable   | 5  | 50  |
|  | LC  | Water/Sewer   | Variable   | 8  | 80  |
|  | HC  | Water/Sewer   | Variable   | 20   | 200   |
| <b>TOTALS</b>                                |   |   |  | <b>353.5</b>   | <b>1640</b>   |
| <b>MOBILE HOMES</b>                          |   |   |  |  |   |
| <b>Mobile Home Parks</b>                     |   |   |  |  |   |
| Mariposa TPA<br>County-wide<br>(Outside TPA) | TR<br>RR<br>RR<br>RR/with PRD<br>RR<br>RR<br>RR<br>RR | Water/Sewer<br>None<br>Water<br>Water/Sewer<br>None<br>Water<br>None<br>Water | Variable<br>2 U/2 1/2 ac (1)<br>2 U/2 1/2<br>4 U/2 1/2 ac<br>2 U/2 1/2 ac<br>2 U/2 1/2 ac<br>2 U/2 1/2 ac<br>2 U/2 1/2 | 15<br>140<br>1370<br>79<br>353<br>1700<br>350<br>850 | Variable<br>112<br>1096<br>126<br>282<br>1360<br>280<br>680 |
| Within TPA-No Sp<br>Countywide               | RR<br>MH  | None<br>None  | 2 U/ 2 1/2 ac<br>2 U/5 ac  | 2184<br>61,410                                       | 1747<br>24,564  |
| <b>TOTALS</b>                                |   |   |  | <b>68,451</b>  | <b>30,247</b>   |
| Mobile Homes on<br>Individual Parcels        |   | SAME AS SINGLE FAMILY   |  |  |   |
| <b>EMERGENCY SHELTERS</b>                    |   |   |  |  |   |
|  |   | SAME AS MULTI-FAMILY  |  |  |   |

Source: Mariposa County Planning Department (1994)

## *Chapter III*

### *Constraints and Issues*

This chapter examines various factors that influence housing production or rehabilitation.

## **GOVERNMENTAL CONSTRAINTS**

Local governments have little if any influence on the national economy or on federal monetary policies. It is these two factors that influence, more than anything else, the cost and affordability of housing. However, local governments can play a role by assisting private enterprise build housing, monitoring housing conditions and by periodically reviewing their regulations to determine if they constrain production or add unnecessary costs to the price of a home. These issues are discussed below:

### **Permit Process**

The permit process can have a significant impact on housing production and costs. Lengthy review periods can increase costs because material prices can rise and interest payments must be made. It can also lead to frustration and create the impression that local government is unwilling to cooperate with private industry to produce housing. As a result, builders may choose to avoid working in these areas and the citizens of the County will suffer the loss of jobs and housing.

According to the Planning Department, most permits can be processed in three to four months if an environmental impact report (EIR) is not required. The processing time is well within the time limits established by the Permit Streamlining Act (Public Resources Code Section 21100 et.seq.).

The Building Department indicates that in most instances, permits for new housing, rehabilitation or additions can be approved in about seven to ten working days. These permit processing times seem very reasonable and involve about the same amount of time other counties take to process building permits.

### **Permit Fees**

Permit fees are established by local governments to recover all or part of the cost of processing permits. In the aftermath of Proposition 13, many local governments increased fees and almost regularly adjust them. Most local governments justify their fee increases on the post Proposition 13 philosophy that those who receive services should pay for them.

In most instances, builders add the cost of permit fees to the cost of their housing units, therefore it is the consumer that ultimately pays and is most affected if permit fees are excessive. In order to determine whether the County's fees are reasonable, a comparison between Mariposa County's fees and the average fees for five counties was made. Table 15 shows that a sample of the County's fees are slightly above the average fee charged by the five counties for general plan

amendments and zone changes and slightly less than the average for use permits, parcel maps and subdivisions. The comparison shows the fees are in line with the fees charged by other jurisdictions to recoup the cost of providing planning services.

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TABLE 15  
Comparison of  
Permit Fees

|                  | Mariposa County | 5 County Average |
|------------------|-----------------|------------------|
| Gen. Plan Change | \$1,850         | \$1,555          |
| Zone Change      | \$1,850         | \$1,706          |
| Use Permit       | \$725           | \$978            |
| Parcel Map       | \$950           | \$1,164          |
| Subdivision Map  | \$1,700         | \$2,702          |

**Note:** Mariposa County's Fee Ordinance contains a provision that allows the County to recover the full cost of services for major projects. The cost shown is the average normal processing fees.

**SOURCES:** Mariposa, Glenn, Lake, Sutter, Tehama and Yuba Counties' Fee Schedules (1994)

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Although permit fees are now higher than they were five years ago when the previous housing element was prepared, the fees have escalated only to reflect the increase in the costs which the County faces.

### **School Impact Fees**

Under a State law (AB 2926) school districts are allowed to assess fees on new residential construction to help finance the construction of new school facilities. School impact fees in the amount of \$1.65 per square foot of new residential construction are currently being charged in Mariposa County. While schools are an important part of the community, the fees add to the price of new rental or owner occupied housing. In Table 18 the costs of building a 1,500 square foot home in Mariposa County are estimated. Based on \$1.65 per square foot the AB 2926 fee added nearly \$2,475 to the cost of the house used in the example.

## **Zoning**

Mariposa County adopted a new Zoning Ordinance in 1988 which implements the land use classifications of the General Plan. The Zoning Ordinance designates 18 County wide zones in addition to five overlay zones. Each zone/classification sets specific standards for development including minimum parcel size, number of homes permitted on each parcel, and the permitted, conditional and prohibited uses. The general plan for Mariposa County designates 11 communities throughout the county as Town Planning Areas (TPA) where commercial and higher density residential development is considered appropriate. Each area is expected to eventually adopt a specific plan to regulate development within each specific plan area. The communities of Mariposa, Fish Camp, Coulterville and Wawona have adopted specific plans which set specific standards on development including minimum parcel size, number of homes permitted per parcel, setbacks, and land use. The Zoning Ordinance adopted the land use standards set forth in these four specific plans and therefore, these communities have land use classifications/zones that are distinct from other areas of the county. The residential zones contained in the zoning ordinance and specific plans are identified in the land availability data shown in Tables 13 and 14.

Although the ordinance contains a number of zones and specific plan standards there are many common features to the regulations which influence housing. For example, the ordinance permits second housing units in every residential district provided that the secondary residence conforms to all health, safety and setback regulations.

The ordinance also permits mobile homes on any parcel that allows a residential use. Use permits or any other special permit requirements are not necessary as the ordinance views mobile homes in the same regard as a stick built single family dwelling. There are a few exception to this but they are related to two historical districts which have restrictions related to historical design and materials. Most mobile homes would not meet these criteria. The land inventory data shown on Tables 10 and 11 indicates that there are over 300,000 acres of vacant land that could accommodate mobile homes based on existing zoning and specific plan standards.

The ordinance normally requires two parking spaces per housing unit. Although the parking standard may seem slightly high, especially for multi family units the requirement is based on the need to keep cars from parking on public streets. In many parts of Mariposa County, county maintained roads are often narrow and steep. Snow removal equipment would have a difficult time removing snow from these roads if obstructions, such as parked cars, were constantly in their way.

With one exception, the ordinance contains no lot coverage requirements which requires either a minimum or maximum amount of coverage. The one exception, is in the Wawona Specific Plan area which has a maximum lot coverage of 40 percent or 4,000 square feet whichever is smaller. The restriction affects only a small number of lots (approximately 50) and was imposed because the lots in this area are small.

In residential zones, the ordinance requires side yard setbacks to be either 25 feet from the property line or 10 percent of the width of the lot. Thus, on a lot with a 60 foot width the set back would be six feet on each side. The front yard setback is required to be 25 feet from the property line or 50 feet from the centerline of any existing or future local roadway. These set back requirements still permit a wide choice in determining the location for building envelopes and also allows the use of a sizable portion of the lot for construction purposes. As allowed by state and local regulations, variances to these set back requirements can be obtained if there are physical problems associated with the site that would require building within these setbacks.

Lastly, the ordinance contains no park land dedication requirement or fee which could reduce the amount of land available for new development or influence its cost.

### **Subdivision Map Act Process and Approvals**

The process of taking a large piece of property and dividing it into smaller building sites is called "subdivision" and can be one of the first steps in building new housing. Subdividing land is regulated by the State Subdivision Map Act (Section 65411 et seq.) and local subdivision ordinances. The Map Act establishes the framework for the subdivision process and the local subdivision ordinance contains the technical design standards and requirements lots must conform to. Subdivisions are regulated to varying degrees depending on the number of lots that are created. Subdivisions creating four or less lots (Minor subdivision) are usually not required to meet as stringent standards as subdivisions creating five or more lots (Major subdivision).

According to the Planning Department, the approximate processing time for subdivisions is about two to three months, depending on their complexity.

From 1989 to 1994, a total of 177 applications for minor and major subdivisions were submitted. A review of the applications shows that of 158 (or 89%) the applications were approved. The remaining applications were withdrawn by the applicant or were still going through the permit process when this document was being prepared.

Based on the processing time and the high rate of approvals, it does not appear that the Subdivision Map Act process, as administered locally, creates obstacles in the housing process.

### **Condominium Conversions**

Under Section 66427.2 of the Subdivision Map Act, the General Plan consistency requirement for tentative subdivision maps does not apply to condominium projects which do not result in the addition or construction of new units unless the General Plan or Specific Plan contains definite objectives and policies specifically directed to condominium conversions. The County currently does not have any condominium conversion policies in its General Plan or Specific Plan. If the County chooses to regulate condominium conversions through its General or Specific Plan it must decide what their policies should be and include them in their planning documents.

### **Building Construction Standards**

The County has adopted the provision of the Uniform Building, Plumbing, Mechanical and Electrical Codes and the Energy Conservation Standards set forth in Title 24 of the California Administrative Code.

Enforcement of the Uniform Codes is delegated to the Building Department and is carried out at the plan review stage and at the time of building/site inspection. All work for which a building permit is issued must be inspected at the time of completion or at specified stages of construction.

The County's rehabilitation requirements does not pose a constraint to the rehabilitation of older housing units. The County does not have a code enforcement program except in the case of a threat to health and safety (e.g. failing septic system). New construction standards are only applied to additions to a housing unit (e.g. bedroom or bathroom addition). Additionally, current code standards are applied only to the rehabilitation work proposed by the applicant. For example, if a permit is issued for replacement of the electrical wiring in a bedroom only that work must be brought up to current code and not other conditions in the bedroom such as wall/floor covering, insulation, etc.

As opposed to strict code enforcement programs operating in other California jurisdictions, Mariposa County's policy facilitates the maintenance of older housing stock which is usually the most affordable to low income households.

## **On and Off-Site Requirements**

Mariposa County has no established fees for on or off-site requirements such as drainage or road improvements. Instead it requires each land developer to mitigate only the problems that their subdivision or project creates. To illustrate, if a subdivision in an area where drainage may be a problem, it will require the developer to mitigate the problem so it will not adversely affect surrounding properties. However, if drainage is not a problem the County will not require special measures. For roads, the County will require only those on and off-site improvements that will result in an efficient and safe road system.

## **California Environmental Quality Act (CEQA)**

All state and local agencies are required to evaluate the environmental effects of all discretionary projects before approving them. According to State law, whenever a project is found to have a significant environmental impact, an environmental impact report (EIR) must be prepared. The level of the complexity of the EIR depends on the magnitude of environmental impacts identified and the methods available to mitigate them.

The time required to prepare an EIR varies with the proposed project. Large projects having many significant impacts take much longer to prepare than projects with only a few impacts. While EIR's can be time consuming, not much can be done to reduce the time required to prepare them. For example, State law establishes specific minimum time periods for the review process. While the preparation time for an EIR may be compressed, hastily prepared documents, especially involving controversial projects, can result in lawsuits and tie up projects for years while the courts decide the merits of the legal proceedings.

## **Williamson Act**

In 1965 the State enacted the Land Conservation Act (Williamson Act) to halt the rapid conversion of agricultural land to urban uses. The Act allows landowners to voluntarily enter into a contract with the County which provides them with tax benefits in exchange for agreeing to maintain their land in an agricultural use for a twenty year period. Each year the contract is automatically renewed for an additional twenty years unless the property owner files a notice of non-renewal. The notice terminates the contract twenty years from the date it was filed. Another method for removing land from the Williamson Act is by immediate contract cancellation. However, recent court rulings have placed very stringent requirements on cancellations, making it difficult for local governments and land owners to cancel contracts once they are in place.

The County has over 163,054 acres enrolled in the Williamson Act. Because the Act restricts the land for agricultural or related uses, it precludes land from being developed into intensive uses such as housing.

The Williamson Act has played an important role in preserving agricultural land. However, since State law and court rulings regulate the withdrawal of land from the Act, changes in State law are necessary before land can be easily removed and developed into more intensive urban uses.

### **Forest Taxation Reform Act**

In 1976, the California Legislature enacted the Forest Taxation Reform Act to promote prudent and responsible forest resource management. In addition to restructuring the method of taxing timber and timberland , the Act is designed to discourage premature or unnecessary conversion of timberland to urban uses and to prevent the extension of urban services into timber areas.

To protect timberland from conversion to urban uses, the Act requires cities and counties to identify timberland and to adopt Timberland Production Zoning (TPZ) which restricts the use of the land to timber production and other compatible open space uses. The TPZ system utilizes the Williamson Act concept of ten year rolling zoning. Each parcel is initially zoned TPZ for ten years but as each year passes, an additional year is added to maintain the ten year period.

Once a parcel is zoned TPZ, it may be rezoned for another use by two methods. The first is normal rezoning, initiated by the landowner or the local government. In this case the Board of Supervisors have complete discretion but the rezoning is not effective for ten years. The second method is immediate rezoning which can be initiated only by the property owner. For rezonings involving fewer than three acres, the Board of Supervisors can approve rezoning. Rezoning larger than three acres must be approved by the Department of Forestry.

Mariposa County currently has about 11,606 acres in TPZ. Since the policy and procedures for placing land into and removing land from TPZ is governed by State law, there is little the County can do to free up this land for urban development. As a result, any changes to the amount of land placed into or changes in the procedures to remove land from TPZ must be made at the State level.

**TABLE 16**  
**Mariposa County Land Ownership**

| <b>Ownership</b>              | <b>Acreage</b> | <b>Percent of Total</b> |
|-------------------------------|----------------|-------------------------|
| Private                       | 448,258        | 48                      |
| Federal                       | 474,352        | 51                      |
| Yosemite National Park        | 247,281        |                         |
| National Forests (1)          | 173,894        |                         |
| Public Domain (2)             | 52,469         |                         |
| Other                         | 708            |                         |
| State                         | 4,923          | < 1.0                   |
| County                        | 3,532          | < 1.0                   |
| Other Public and Quasi Public | 135            | < 1.0                   |
| Public Total                  | 482,942        | 52                      |
| Total                         | 931,200        | 100.0                   |

Source: Public Land Ownership In California, 1975

#### **Federal, State and Local Government Land Ownership**

Although Mariposa County is a relatively large County, much of the land within its borders is unavailable for housing by private development because much of the County's lands are controlled by various public agencies. Federal agencies such as the National Parks Service, Forest Service, and the Bureau of Land Management and other federal agencies control about 474,352 acres or about 51 percent of the County's land area. An additional 4,923 acres is under State control. Land under the jurisdiction of the County and other public agencies accounts for 3,667 acres.

As a result, the Board of Supervisors governs about 448,258 or about 48 percent of the total land area. If Williamson Act land and land zoned TPZ is excluded, the total land area is reduced an additional 174,660 acres. Since State policy limits the types of land uses allowed on these lands, the Board has discretion over 273,598 acres or about 29 percent of the total land area.

## **NON GOVERNMENTAL CONSTRAINTS**

### **Environmental Features**

Some land in Mariposa County is unavailable for development because of environmental features. These features either pose a hazard to those who may choose to build in the area or diminish valuable resources. As a result, builders avoid these areas because they understand the danger involved or do not wish to incur the added cost of building in this areas. These features include:

- **Geologic Hazards**

The most common geologic hazard that must be considered in Mariposa County is the potential for wet season landslides and rock falls where natural conditions have been altered by man. Soils on slopes of up to 50 percent contain the combination of factors which could pose landslide problems when man's activities are superimposed on natural conditions.

- **Soils with Low Permeability Rates**

Most parts of the County are not served with public sewer systems and therefore must rely on septic systems. In some parts of the County septic systems cannot be used because the soils have low permeability rates which prevent effective operation of septic tank systems.

- **Excessive Slope**

In areas of 30 percent or more, improvements for accessibility, site preparation and sewage disposal are very difficult. As a result these areas are generally avoided.

### **Interest Rates**

Most persons have a good understanding about how interest rates affect housing affordability. The correlation is simple, as interest rates climb, so do monthly mortgage payments. As monthly mortgage payments rise, the number of persons who can afford housing diminishes.

To demonstrate the effects of high interest costs on housing affordability, the total monthly cost for a single family home with a \$80,000, 30 year mortgage at 12% is about \$823. If the interest rate is increased to 16% (16% represents the FHA rate for 6 months in 1981) and all other variables remain the same, the monthly cost is about \$1,076. The difference in the interest rate added \$253 to the monthly payment. If spending 25% of income for shelter, a household must have an income of about

\$39,504 to afford the 12% loan and an income of about \$51,648 to afford the 16% loan.

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**TABLE 17**  
**Single Family Home Costs**  
**\$80,000, 30 Year Mortgage**

| Interest Rate | Prin. & Inter. | Other*   | Total      |
|---------------|----------------|----------|------------|
| 8%            | \$587.20       | \$108.30 | \$695.50   |
| 12%           | \$823.20       | \$108.30 | \$931.50   |
| 16%           | \$1,076.00     | \$108.30 | \$1,184.30 |

\*Property tax and property insurance.

SOURCE: *California Housing Plan Update*, Department of Housing and Community Development.

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### **Financing**

Finding a lending agency willing to lend money to home buyers or home builders is sometime a problem in rural areas. Local financing agencies, because they serve a small market may not always have the capital to lend at favorable rates. Reportedly, larger banks that have branches statewide may prefer to lend money in larger urban areas where the economy tends to be more robust and more stable. As a result, home buyers or builders may find it more difficult to borrow in rural areas such as Mariposa County.

If such a practice occurs, it may not be in keeping with the spirit and intent of the Community Reinvestment Act. This act requires banks to lend to all economic areas they do business in. Changing this practice is beyond the scope of local governments. State agencies that regulate housing and banking activities are the appropriate agencies to study and determine the correct methods to solve any lending practices that may work to the detriment of rural area housing.

### **Construction Costs**

The national economy which in the last decade has experienced increased inflation, has contributed to the high cost of housing. As a result the cost of land, material, borrowing and site preparation has increased dramatically over the last decade. These escalating costs have made it more difficult to purchase or rent housing. To demonstrate the cost of constructing a three bedroom, two bath home, Table 18 has

been prepared to show the cost of permit fees, labor, materials , improvements and land costs to build a 1,500 square foot single family house and a single unit of a four-plex. The table also shows the approximate cost of placing a mobile home on a lot.

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**TABLE 18**  
**Cost of Building a Single Family Or Multi Family Unit**  
**Or Placing a Mobile Home On a Lot**

| Fee                                      | Single<br>Fam. Unit | Mobile<br>Home  | 1 unit of<br>4 plex |
|--|---------------------|-----------------|---------------------|
| Permit Fees                              | \$535               | \$250           | \$386               |
| School Impact Fees                       | \$2,475             | \$2,203         | \$1,485             |
| Construction (50% Materials & 50% Labor) | \$70,00             | -               | \$31,500            |
| Unit Cost                                | -                   | \$30,000        | -                   |
| Car Port and Decking                     | -                   | \$2,920         | -                   |
| Well & Septic/Sewer & Water              | \$10,000            | \$10,00         | \$2,500             |
| Access and or Parking                    | \$3,000             | \$3,000         | \$1,600             |
| Power                                    | \$600               | \$600           | -                   |
| Land Cost*                               | \$40,000            | \$40,000        | \$20,000            |
| <b>Total</b>                             | <b>\$126,610</b>    | <b>\$90,146</b> | <b>\$57,471</b>     |

\* Land cost can vary considerably and is included for illustrative purposes only.

Notes: Costs of a single family unit or mobile home assumes building or placing the unit in an area where community sewer and water service are not available. Cost of a single family dwelling are based on a typical 1,500 sq. foot house. Cost of mobile home is based on a 24x60 foot unit. Smaller or less well equipped mobile homes would lower the cost. Placing the mobile home in a mobile home park would also lower the cost. Multi family unit is 900 sq. ft.. Land and access costs for 4 plex is one-fourth the entire cost.

SOURCES: Mariposa County HCDA and Castrillo + Associates (1994)

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## SERVICES

### Water Supply

The lack of a reliable water supply is a major constraint in meeting local housing needs. The situation is severe in most areas of the County. Homeowners outside the service district of a public agency providing water service must depend on individual wells. Wells may not always provide a reliable water source and there are no guarantees that water will be found each time a well is dug. Within the County there are three areas served by a community type water system. The areas where a community type water system is available and their present supply situation are as follows:

- Mariposa TPA

The Mariposa Public Utility District (MPUD) serves an 873 acre area with over 450 hookups in and around the Mariposa TPA. The District has two principal sources of water supply; Stockton Creek Reservoir and several ground water wells.

Due to water shortages the District has limited numbers of new hookups for water. To meet longer range water needs, the District is embarking on a major water project to pump and deliver surface water from the Merced River which is seven miles from the District's existing facilities. The Saxon Creek Water Project is designed to provide sufficient water for all proposed land-uses within Mariposa TPA. MPUD has received a commitment of grant and loan financing from the USDA Farmers Home Administration for the Project. Mariposa County has contributed Two Million Dollars to MPUD for the Project. The Project is scheduled for completion by 1996.

- Yosemite West and Coulterville

The Mariposa County Public Works Department administers the water systems for Yosemite West and Coulterville. The Yosemite West area secures its water by wells and is not currently denying new hookups as they have done in the past few years. Coulterville obtains its water from water wells and is currently not restricting hookups.

- Ponderosa Basin

The Ponderosa Mutual Water Company provides service to over 200 customers in the Ponderosa Basin area. The District has ten wells and a 500,000 gallon storage tank. The company has adequate capacity to meet long term needs in the basin.

### **Community Sewer Service**

Within Mariposa County there are five community sewer systems in operation. The largest of the systems is operated by the Mariposa Public Utility District (MPUD) and the remaining four are operated by the Mariposa County Public Works Department.

MPUD serves an 873 acre area with over 450 hookups and 540 customers in and around the Mariposa TPA. The District provides secondary waste treatment through an oxidation ditch and pond system. The treatment plant has a design capacity of 610,000 gallons per day but is currently handling only about 100,000 gallons per day. MPUD has more than adequate treatment capacity but is suffering from the lack of sewer mains in portions of the north and northwestern sections of the District. Persons wishing to build in areas not served by sewer lines must appeal to the Board of Directors the requirement that all new homes be hooked up to the public sewer system. If the Board approves the appeal, the applicant must agree to provide their own system and hook up to the public sewer system once new sewer lines are installed. MPUD is currently in the process of establishing an assessment district to provide the funding for new sewer mains as well as replacement of older lines within the District. The situation is complicated by the small size of MPUD and the relatively high cost of providing assessment district financing.

The Mariposa County Public Works Department provides public sewer service to the Coulterville, Don Pedro, Mariposa Pines and Yosemite West areas of the County. All four systems have adequate capacity to meet current and to some extent anticipated future needs. However, it should be noted that while the Mariposa Pines Sewer Plant has capacity to serve the remaining small lots within the original Mariposa Pines Subdivision, it does not have any capability for expansion to serve additional areas. All four sewer service zones require public sewer hook up as a precondition to construction or placement of a new home.

## **Infrastructure Capacity and Multifamily Housing**

Water limitations in the Mariposa TPA should not substantially limit the ability of Mariposa County to meet the construction needs for very low income households. Most new housing affordable to very low income persons made available since 1991 has been outside of Town Planning Areas in mobile home parks and individual mobile or manufactured home installations. Additionally, a major 34 unit multifamily project in Mariposa TPA has received FmHA Section 515 and Tax Credit financing and will be eligible to receive water and sewer hookups from MPUD. It is doubtful that another major apartment project would be financed and constructed before the Saxon Creek Water Project provides almost unlimited capacity in the Mariposa TPA.

## **HOUSING ISSUES**

### **Mariposa County Housing and Community Development Agency**

In 1989, the Board of Supervisors established the Housing and Community Development Agency (HCDA) to develop and implement housing and other community development programs. Primary funding was to be derived from State and Federal sources. Formation of the HCDA resolves a critical issue which previously faced the County. There was no governmental entity or non profit organization which would be directly responsible for specifically serving the housing needs of lower income residents or the county's residents as a whole.

Affordable housing development is facilitated by HCDA. HCDA currently operates several affordable housing programs: Section 8 rental assistance (as the Housing Authority of the County of Mariposa), emergency homeless and homeless prevention, housing rehabilitation (Community Development Block Grant Small Cities and Farmers Home Administration Section 504 programs), and weatherization.

In addition to specific program implementation, HCDA also facilitates budget counseling, first time home buyer programs, and technical assistance to local businesses and organizations such as the Board of Realtors. HCDA staff also participate in Statewide organizations involved with the preservation and development of affordable housing.

### **At Risk Units**

New legislation (Chapter 1451, Statues of 1989) requires that all housing elements include an analysis of at risk housing within their jurisdiction. At risk housing are those subsidized rental units whose subsidy terms may expire within the next ten years. Many subsidized units are multi-family rental units that provide below market rental housing. When the subsidies on these units terminate, the owners of the properties may increase the rents of these units to market rates. Should this occur, low income housing may be lost, making it difficult for the County to meet its goals for providing adequate housing.

An inventory of units receiving federal subsidies indicates that there is one project in Mariposa County that receives federal subsidies. The Mariposa Oaks Apartments, provides 24 units of low income rental housing. This apartment building was constructed in 1978 with a 40 year federally subsidized loan which terminates in 2018. The loan has another 26 years before it is scheduled to be retired. In addition, terms were placed in the original loan which stipulate that the loan can only be prepaid if other affordable housing is available; rents cannot

be raised above 30 percent of the tenants income; and, none of the tenants can be displaced. Given the length of time before the existing subsidized loan is paid and the terms which nearly preclude the possibility of prepayment, this particular project does not fall into the category of being at risk.

The Farmers Home Administration also reports that it has recently granted another subsidized loan for a 34 unit low income multi family rental project. Construction should begin to occur over the next year.

### **Economic Development**

Mariposa County's economy is dominated by tourism associated with Yosemite National Park. Fifty eight percent of all County employment is directly related to tourism (ADE Commercial/Industrial Study, 1989). While unemployment is low, lower wages and seasonal employment is the norm. The creation of higher wage employment combined with affordable housing for tourism employees is an important strategy. An increase in wage levels would greatly assist the housing market by increasing home ownership which would result in more rental units.

The County has taken steps to encourage appropriate economic development. Liberalized home enterprise and home industry serve as a business incubator. Suitable industrial zoning is under development.

### **Yosemite Housing**

As indicated in the employment and income sections of this document (pages 7-9), the County relies heavily on tourism as vital part of its economy. This is primarily focused on Yosemite National Park. The large number of service type employees increases the demand for housing in the low and moderate income ranges.

Yosemite Park Concession Services currently provides approximately 1400 bed spaces during the summer and about 700 during the winter for its employees. This housing includes cabins, apartments, dorms, and tents that located in different location in the Park. The National Park Service (NPS) provides approximately 300 housing units in the form of trailers, apartments, and cabins for its employees. Much of the YCS and NPS housing is old and needs to be replaced. An estimated 250 NPS and YCS employees reside in Mariposa County outside of Park boundaries. These are generally higher income management employees seeking home ownership opportunities. Due to relatively low home ownership costs and these employees high incomes, no special provision is made in this housing element for their needs. The substandard housing provided by YCS and NPS is an area of concern to Mariposa County. However, Mariposa County does not have jurisdiction over housing within Yosemite National Park.

The current NPS Management Plan for Yosemite National Park calls for most Yosemite Park employee housing to be relocated to El Portal (in Mariposa County) and other parts of the park outside of Yosemite Valley. Recently, NPS constructed 24 apartments units in El Portal and more are currently under construction.

Whether or not this will occur is a source of debate and will be determined in the new management plan that is currently being drafted. Since the current management plan was prepared, land that was assumed to be available in the park for employee housing is no longer available because of various constraints. Additionally, a potential problem in relocating housing to El Portal is that the highway leading from El Portal to the Park is very narrow and has many curves. Questions regarding safety has been raised which could influence the construction of new or replacement employee housing in El Portal.

Since employee housing is an issue that could affect Mariposa County, the County should take an active interest in the new management plan. The County should recommend that the NPS or YCS assume the responsibility of providing decent and affordable housing for their employees.

## **ENERGY CONSERVATION**

Since the energy crisis of 1973/74, utility payments as a percent of housing costs have increased dramatically. Utilities now account for about eight percent of the total monthly cost of maintaining a house built according to 1983 energy efficiency standards. With the present trend of rising housing costs, it is logical that energy conservation can play a role in maintaining the affordability of housing.

The State legislature has played an increasingly active role in energy conservation. Laws such as the Warren-Alquist Act requires extensive insulation in new homes. Although the new standards seem extensive and costly, builders and consumers realize that the benefits in energy savings over the long run outweigh the initial cost, especially in colder climate areas such as those encountered in Mariposa County. There are many things that local governments can do to assure that utility payments do not prevent people from owning homes or price them out of their present homes.

The County through the Subdivision Map Act can encourage the placement of housing to maximize solar efficiency. The County can also require sunlight easements as part of the conditions of approving a subdivision. The easement will assure that homeowners with passive solar homes or those who wish to add active solar heating devices will always have access to sunlight.

In addition, Mariposa County HCDA operates the Low Income Home Energy Assistance Program (LIHEAP) and the Weatherization Assistance Program. Both of these Federally funded programs provide for the installation of energy conservation measures on homes occupied by low income households. Energy education is also a component of these programs.

Finally, Mariposa County HCDA provides information to local banks regarding Energy Efficient Mortgage and other programs designed to reduce energy and other housing costs.

## *Chapter IV*

### *Housing Element Review*

This chapter examines the County's progress in implementing its housing goals and policies.

## ANALYSIS OF THE COUNTY'S PROGRESS IN IMPLEMENTING THE HOUSING ELEMENT

State law, Government Code Section 65588 requires each local government preparing a housing element to review and analyze the following:

- The appropriateness of the housing goals, objectives and policies in contributing to the attainment of the State housing goal.
- The effectiveness of the housing element in attainment of the community's housing goals and objectives.
- The progress of the County in implementing of the housing element.

As interpreted by the State Department of Housing and Community Development (HCD) this review procedure requires local governments to assess their performance in providing housing to the community. In Mariposa County's case, this review must focus on its efforts since adoption of its housing element in 1989. The following analysis is provided to meet these requirements.

### Attainment of the State Housing Goal

With the signing of AB 2853 into law, (Government Code Section 65580 et seq.) the following State housing goal was adopted:

*The availability of housing is of vital statewide significance, and the early attainment of decent housing and a satisfying living environment for every California family are priorities of the highest order.*

As part of its 1989 Housing Element, an overall housing goal was adopted to provide direction for Mariposa County's housing program. The overall housing goal of Mariposa County is:

*To provide an adequate supply of sound, affordable housing units in a safe and satisfying environment for the present and future residents of the County, regardless of race, age, religion, sex, marital status, ethnic background or personal disabilities.*

The County's policies were further defined by adoption of ten policies to guide the objectives and programs necessary to fulfill the County's housing goal. These policies are:

- Ensure that there are an adequate number of housing units to meet the needs of its citizens.

- Ensure that housing is affordable to all economic segments of the community.
- Ensure that there are adequate sites and facilities available to support future housing needs.
- Ensure that there are housing units available to serve persons with special housing needs.
- Work diligently towards the rehabilitation of the existing housing stock and strive to replace housing units in need of repair.
- Encourage regular maintenance of housing as a means of conserving existing housing stock.
- Develop strategies and actions to increase home ownership opportunities through economic development.
- Assist citizens in need of short term emergency housing.
- Prevent discrimination in housing.
- Continue citizen participation as part of the housing element preparation and revision process and maintain consistency between all policies of the General Plan.

### **The County's Progress in Implementing Housing Element Programs**

To implement the policies cited above the County adopted a set of programs. Each of the programs which the County adopted as part of its 1989 Housing Element are listed below (in *italics*) along with a description of the County's progress in implementing that program (see "Comment").

#### **Objective One: Meeting Basic Construction Needs**

*1.1 The Planning Department shall regularly review their permit procedures in order to reduce the cost and time of processing permits.*

*Responsible Agency: Planning Department  
Time Frame: Continuous*

**Comment:** Time frames for processing variances, use permits, or General Plan/zoning amendments are less than those of surrounding rural counties. Pursuant to Board of Supervisors direction in 1993 to streamline the permitting process, the Planning and Building Departments were consolidated into one department. In addition, public health functions associated with housing development (sanitation, well permits, etc.) are scheduled to be consolidated into the Planning and Building Department. This process will establish a "one stop" permit agency.

*1.2 The Building Department will not impose any requirement for construction other than those mandated by State law or those necessary to maintain the health and safety of citizens.*

*Responsible Agency: Building Department*

*Time Frame: Continuous*

**Comment:** The County Building Division has not enacted any requirements other than those required by State Law or necessary to maintain the health and safety of citizens.

#### **Objective Two: Providing Affordable Housing**

*2.1 The County will actively encourage a non profit housing group to begin serving Mariposa County. The Board of Supervisors will invite non profit housing groups to discuss the services they offer and how they could operate cooperatively with the County.*

*Responsible Agency: Board of Supervisors*

*Time Frame: Within six months after adoption of the Housing Element*

**Comment:** The County, shortly after adopting the 1989 version of the Housing Element established the Mariposa County HCDA, which also acts as the County Authority (discussed in Chapter III of this document). This immediately resulted in an annual 30 units affordable to very low income households due to an increase in the amount Section 8 Housing Vouchers in the County. In addition, rehabilitation programs and participation in first time home buyer programs have resulted in additional affordable housing in Mariposa County.

*2.2 The County will encourage, support and assist non-profit and for-profit groups to apply for funds from available state and federal programs to provide low to moderate income housing. The County will provide support services such as helping identify sites where low and moderate income housing will not conflict with existing development policies and expediting the processing of permits.*

*Responsible Agency: Planning Department  
Time Frame: Continuous*

**Comment:** The County Planning and Building Department and HCDA have provided assistance to developers of affordable housing. Positive comments were provided to the County by the California Tax Credit Allocation Committee for the only "Tax Credit" projects in the last five years. Sufficient multi-family and planned unit development sites have been identified. Permit processing has been expedited as discussed in program 1.1 above.

*2.3 The County will provide a 25 percent density bonus or equal incentives for those projects in which 25 percent or more of the units will be affordable to persons of low or moderate income or if ten percent of the units will be affordable to lower income households as provided in Section 65915 of the Governmental Code.*

*Responsible Agency: Planning Commission and Board of Supervisors  
Time Frame: Continuous*

**Comment:** The County has provided a 25 percent density bonus or other equal incentives to the developers of the two affordable housing projects. The incentives were selected by the developers.

*2.4 The County will continue to allow second units in conjunction with single family residences.*

*Responsible Agency: Board of Supervisors and Planning Commission  
Time Frame: Continuous*

**Comment:** The County continues to allow for second units in conjunction with single family residences. In most instances, the Planning Department can approve second units.

*2.5 The County will continue to allow mobile homes in residential zoned areas and will not adopt unreasonable restrictions regarding their size or architectural features which would prevent them from being placed in these areas.*

*Responsible Agency: Board of Supervisors and Planning Commission  
Time Frame: Continuous*

**Comment:** The County continues to allow mobile homes in residentially zoned areas. The County has not adopted any additional mobile home standards since the original Housing Element was adopted.

### **Objective Three: Adequate Sites and Services**

*3.1 Whenever the County updates its zoning ordinance, general plan or specific plans, it shall ensure that enough land is set aside for all types of residential development.*

*Responsible Agency: Board of Supervisors*

*Time Frame: Upon revision of the zoning ordinance or general plan*

**Comment:** During the recent adoption of the Mariposa Town Specific Plan, additional land was zoned multi-family, SF residential, and planned unit development. Other general plan amendments and rezonings are also under consideration.

*3.2 The Planning Department will conduct land use surveys to identify vacant land that is residentially zoned or has residential potential and is served with water and/or sewer service. The Planning Department will use this information to identify lands that could support higher residential densities. The County will rezone an adequate supply of these lands to higher density residential uses if compatibility problems would not arise.*

*Responsible Agency: Planning Department, Planning Commission and Board of Supervisors*

*Time Frame: As community plans are prepared*

**Comment:** Currently, two community or town planning area (TPA) plans are in preparation. County Planning Department staff surveyed potential residential land and recommended that land use. As discussed above, Planning Department staff surveyed Mariposa Town and recommended appropriate zoning for all suitable residential property including additional acreage with multi-family land use.

*3.3 The County will encourage and assist special districts to expand and improve their sewer and water service capabilities if such improvements are consistent with the County policies.*

*Responsible Agency: Board of Supervisors*

*Time Frame: As situation requires*

**Comment:** The County of Mariposa has provided \$2,000,000 to Mariposa Public Utility District for a major water project for the Town of Mariposa. In addition, the County is financing water and/or wastewater system improvements for several small special districts located in the communities of Lake Don Pedro, Coulterville, and Mariposa Pines.

#### Objective Four: Rehabilitation and Replacement

*4.1 The County shall apply or shall contract with a public or non profit agency to apply for State Community Development Block (CDBG) Grants in order to finance the rehabilitation of substandard homes in the County.*

*Responsible Agency: County Administrative Office*

*Time Frame: By the 1990 CDBG funding cycle*

**Comment:** The County received a Community Development Block Grant in 1991 to finance the rehabilitation and replacement of approximately 25 homes. In addition, Native American and "general" CDBG applications were submitted in early 1994. The Native American CDBG application was funded and it appears likely that the "general" application will also be successful. This will result in an additional 35 rehabilitated housing units. In addition, approximately 20 units have been rehabilitated with USDA Farmers Home Administration Section 504 funding. Staff funds have been provided by the Calaveras-Mariposa Community Action Agency (a Joint Powers Authority between the two Counties). A California Housing Rehabilitation Program (Owner Occupied) application was submitted but was not awarded funding in 1993.

*4.2 The County will begin identifying housing units that are beyond rehabilitation and will take steps to have these units removed. However, it will first make certain that adequate and affordable substitute housing is available for those persons who must be relocated. A non profit housing group can provide valuable assistance in this area by helping with relocation efforts and possibly constructing replacement units.*

*Responsible Agency: Building Inspection Department and/or non profit housing group*

*Time Frame: Once a non profit housing group begins to operate in the County or by Fiscal Year 1990-91*

**Comment:** In the CDBG rehabilitation program target areas, dilapidated housing has been identified. The owners have been contacted regarding participation in the rehabilitation program. The Board of Supervisors has authorized a County-wide housing conditions survey which will identify dilapidated housing.

*4.3 The County will encourage and assist non-profit and for-profit groups who demonstrate the ability and skill to undertake rehabilitation programs, to apply for State and federal funds for rehabilitation programs. Assistance will take the form of sharing information and submitting letters or resolutions on behalf of the applicants.*

*Responsible Agency: Planning Department  
Time Frame: Continuous*

**Comment:** All appropriate County Departments have supported and provided assistance to the HCDA housing rehabilitation program.

*4.4 The County will adopt the Manufactured Home Construction and Safety Standards Act requirements. These requirements will only apply to new mobile home installation permits.*

*Responsible Agency: Board of Supervisors  
Time Frame: By 1990*

**Comment:** The County has adopted the Manufactured Home Construction and Safety Standards Act requirements.

#### **Objective Five: Conserving Existing Housing**

*5.1 All rental rehabilitation programs undertaken that use public funds and/or that receive the County's assistance to obtain these funds, shall include provisions to insure that the rentals to be rehabilitated remain affordable (as defined by the State Department of Housing and Community Development) to the prospective or existing tenants for a term that is either:*

- a. The initial term of the rehab loan or,*
- b. Five years, whichever is longer*

*Responsible Agency: Grant fund or loan applicant  
Time Frame: Immediate and as grant and loan programs are developed*

**Comment:** By 1992, the County conserved the affordability of nine housing units as a condition of a Native American CDBG Housing Rehabilitation program. Since then five rental units (CDBG funds) and 30 Housing Vouchers have conserved the affordability of additional rental housing.

#### **Objective Six: Maintaining Existing Housing Stock**

*6.1 The County should stimulate voluntary code compliance by providing guidance and technical assistance to residents who wish to make their own repairs. This can be accomplished by encouraging local educational institutions to establish home repair clinics.*

*Responsible Agency: Board of Supervisors and Building Inspection Department  
Time Frame: Immediately*

**Comment:** Mariposa County HCDA assists interested property owners in attending to deferred maintenance, housing rehabilitation, and housing replacement. HCDA has been working with local Realtors regarding home repair clinics.

*6.2 The County will enforce the Housing, Electrical, Fire Prevention Codes and the Health and Safety Regulations.*

**Responsible Agency:** Building Inspection Department

**Time Frame:** Continuous

**Comment:** The County adopted and enforces the Uniform Building Code and relevant building safety standards.

*6.3 The County should survey or request a special census in order to assess the condition of housing on a periodic basis. Additionally, the County may wish to participate in the neighborhood census program in order to determine the housing characteristics of specific areas of the County.*

**Responsible Agency:** Planning Department

**Time Frame:** Every five years, conduct a housing condition survey and request a special census. Participation in neighborhood census program occurs every ten years.

**Comment:** As discussed previously, the County will conduct a housing conditions survey by 1995.

### **Objective Seven: Fulfilling Special Housing Needs**

*7.1 On a yearly basis County staff and officials including, the Planning Director, Welfare Director and representatives from the Housing Committee, County Administrator's Office, Planning Commission and Board of Supervisors will determine which available State or Federal Housing programs the County will apply for in the next fiscal year. The "Housing Group" should also determine which Department will be responsible for preparing the application and administer the program. The representative from the Board of Supervisors shall act as the Chairperson.*

**Responsible Agency:** The "Housing Group"

**Time Frame:** Yearly before each fiscal year.

**Comment:** Mariposa County HCDA meets with the Board of Supervisors and other County Departments on a regular basis regarding appropriate housing programs for the County. For example, this process determined the housing rehabilitation need in the County.

*7.2 The County will encourage non-profit and for-profit groups and individuals to include within their projects, housing units for special needs groups.*

*Responsible Agency: Planning Department*

*Time Frame: As opportunity arises*

**Comment:** Mariposa County Planning and Building Department and HCDA encourages developers to provide handicapped accessible facilities and units.

*7.3 The County will encourage, support and assist non-profit and for-profit groups and individuals to apply for funds from available State and federal programs to provide special need type housing.*

*Responsible Agency: Board of Supervisors and Planning Department*

*Time Frame: Continuous*

**Comment:** The Planning and Building Department and HCDA support the provision of employee housing in tourism developments. In addition, the Housing Authority regularly issues Vouchers and/or Certificates to "special needs" households. Currently, 33 elderly and 23 handicapped households (of 153 total households) receive rental assistance from the Housing Authority.

*7.4 The County will encourage the construction of housing for senior citizens near areas where a full range of governmental, commercial and medical facilities exist.*

*Responsible Agency: Planning Department*

*Time Frame: As opportunity arises*

**Comment:** County planning policy encourages the development of multi-family units including senior housing in Town Planning Areas where an array of services exist.

*7.5 The County or non profit housing group should investigate the possibility of starting a shared housing program. This program matches an elderly person with another compatible person seeking housing. Grant funds are available from HCD to start up this program.*

*Responsible Agency: Welfare Department or non profit housing group*

*Time Frame: By 1991*

**Comment:** The Shared Housing Program was not pursued. However, HCDA staff intends to reassess the viability of such a program by 1996.

*7.6 The County will encourage non-profit and for-profit groups and individuals to provide low cost child day care facilities in appropriate areas of the County.*

*Responsible Agency: Board of Supervisors and Welfare Department*

*Time Frame: Continuous*

**Comment:** The County provides funding to five local nonprofit child care providers to offset fees and enhance facilities. In addition, the County provides funding to the Child Care Resource and Referral Agency for training for private child care providers so that excellent child care is available in all areas of the County.

*7.7 The County will evaluate projects on an individual basis to determine whether day care facilities should be provided.*

*Responsible Agency: Board of Supervisors*

*Time Frame: Continuous*

**Comment:** The Planning Department evaluates child care needs regarding tourism development and other multi-family housing providers on a case by case basis.

*7.8 The County should continue to coordinate with the National Park Service and other agencies as a means of coordinating efforts to solve common housing problems.*

*Responsible Agency: Board of Supervisors*

*Time Frame: Continuous*

**Comment:** The County continues to regularly coordinate with the National Park Service regarding housing issues and provides constructive comments to all NPS housing plans.

#### **Objective Eight: Minimizing Housing Costs by Minimizing Energy Use**

*8.1 The County will support and cooperate with for profit and non-profit groups and individuals offering home weatherization programs.*

*Responsible Agency: Welfare Department*

*Time Frame: Continuous*

**Comment:** Mariposa County HCDA implements the Department of Energy and US Health and Human Services Weatherization programs. Total annual funding is about \$110,000.

*8.2 The County will encourage all new major subdivisions to be laid out with a solar efficient and energy saving design.*

*Responsible Agency: Planning Department*

*Time Frame: Continuous*

**Comment:** The County Planning and Building Department enforces the "Title 24" energy conservation building standards and encourages energy-conscious layout of subdivisions.

#### **Objective Nine: Increasing Home ownership Opportunities**

*9.1 The County will identify sites where new industries could be located with a minimum of delay in complying with environmental regulations.*

*Responsible Agency: Planning Department*

*Time Frame: Identification of sites should begin immediately*

**Comment:** The County recently enacted an "open window" industrial zoning initiative which provides owners the opportunity to rezone property for no fees.

*9.2 The County should apply for or seek qualified sponsors for economic development programs offered by State or federal agencies.*

*Responsible Agency: County Administrative Office or Chamber of Commerce*

*Time Frame: As opportunity arises*

**Comment:** Economic development is one of the responsibilities of Mariposa County HCDA. In addition, the County provided funding to the Economic Development Corporation in 1992.

*9.3 The County should examine ways to attract new industries such as creating an economic development office or advertising the benefits of Mariposa County in industry trade journals.*

*Responsible Agency: County Administrative Office or Chamber of Commerce*

*Time Frame: By fiscal year 1989-90 or sooner*

**Comment:** HCDA acts as the economic development office. No advertising campaign has been enacted.

*9.4 The County should help high employment industries, interested in locating in the County, secure loan guarantees or other forms of assistance from State and federal agencies.*

*Responsible Agency: Board of Supervisors and County Administrative Office  
Time Frame: As opportunity exists*

**Comment:** HCDA staff have met with several relocating businesses to determine if they would locate here with State and/or Federal funding incentives.

*9.5 The County should fund a study in order to review this economic development problem in more depth and to suggest specific recommendations.*

*Responsible Agency: Board of Supervisors and Planning Department  
Time Frame: By 1990*

**Comment:** The County provided funds for the Commercial/Industrial Zoning Study completed by Applied Development Economics. In addition, the Board of Supervisors created the Countywide Community Economic Development Committee to recommend policy and identify suitable industrial sites. The report has been accepted by the County and several recommendations have been adopted in the "open window" industrial rezoning initiative discussed in 9.1 above.

*9.6 The County should explore the feasibility of reestablishing eligibility for funding assistance from the Economic Development Administration (EDA).*

*Responsible Agency: Board of Supervisors  
Time Frame: Immediately*

**Comment:** The County has not adopted an Overall Economic Development Plan which is a prerequisite for US Economic Development Administration funding. Once industrial siting policy is approved, the OEDP process will be recommended to the Board of Supervisors.

*9.7 The County should consider hiring an economic development specialist to help attract new industry in the County.*

*Responsible Agency: Board of Supervisors  
Time Frame: Determine in 1989-90 fiscal year budget*

**Comment:** HCDA staff act as the economic development specialist.

*9.8 The County should continue to provide opportunities for rural home industries and rural home enterprises.*

*Responsible Agency: Board of Supervisors  
Time Frame: Continuous*

**Comment:** The County still has one of the least restrictive home enterprise and industry policy in the State.

### **Objective Ten: Providing Emergency Housing**

*10.1 The County should apply for or encourage and assist a non-profit organization to apply for emergency housing funds available from the Department of Housing and Community Development.*

*Responsible Agency: Welfare Department and non-profit organizations*

*Time Frame: Next funding cycle for emergency housing funds*

**Comment:** HCDA operates the Emergency Housing Assistance Program, FEMA, and other homeless and homeless prevention programs in Mariposa County. In addition, the Calaveras-Mariposa Community Action Agency provides funding to Mountain Crisis Services for assistance to the victims of domestic violence.

### **Objective Eleven: Eliminating Housing Discrimination**

*11.1 The County will direct persons with complaints of housing discrimination to the appropriate State and federal agencies that handle such complaints.*

*Responsible Agency: Welfare Department*

*Time Frame: Continuous*

**Comment:** Persons and/or parties needing information on Fair Housing or housing discrimination are referred to Mariposa County HCDA. HCDA refers alleged victims of housing discrimination to the appropriate state and federal agencies.

*11.2 The County's Library and Welfare Departments will gather brochures and information about fair housing laws from State and federal agencies and they shall display notices that they maintain such information.*

*Responsible Agencies: County Library and Welfare Departments*

*Time Frame: Continuous*

**Comment:** HCDA provides Fair Housing information to the Board of Realtors and any other interested parties. Brochures and posters are in the offices of Human Services and HCDA.

## **INTRODUCTION**

This is the most crucial chapter of the Housing Element for it is the chapter which determines if the State's housing goal of insuring a "decent home and satisfying living environment for every Californian" will be achieved. Within this framework, it is recognized that the total housing needs identified by a Housing Element may exceed available resources and the community's ability to satisfy this need within the content of its General Plan. Under these circumstances, the quantified objectives need not be identical to the identified existing housing needs, but should establish the maximum number of housing units that can be constructed, rehabilitated, and conserved over a five year time frame.

Assembly Bill 2853 stresses that communities should implement housing programs which will maintain, improve and develop housing in accordance with their community's goals and objectives. These programs should attempt to implement the following:

- Identify adequate sites which will be made available to facilitate and encourage the development of a variety of types of housing for all income levels;
- Assist in the development of adequate housing to meet the needs of low and moderate-income households;
- Address and, where appropriate and legally possible, remove government constraints to the maintenance, improvement, and development of housing;
- Conserve and improve the condition of the existing affordable housing stock; and,
- Promote housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin or color.

These undertakings, along with Mariposa County's housing goal, are intended to provide a framework for the policies, objectives and programs contained in this chapter.

## **MARIPOSA COUNTY'S HOUSING GOAL**

The overall housing goal of Mariposa County is:

To provide an adequate supply of sound, affordable housing units in a safe and satisfying environment for the present and future residents of the County, regardless of race, age, religion, sex, marital status, ethnic background, or personal disabilities.

## **MARIPOSA COUNTY'S HOUSING POLICIES**

The following policies shall guide the objectives and programs necessary to fulfill the County's housing goal:

- Ensure there are an adequate number of housing units to meet the needs of its citizens.
- Ensure that housing is affordable to all economic segments of the community.
- Ensure that there are adequate sites and facilities available to support future housing needs.
- Ensure that there are housing units available to serve persons with special housing needs.
- Work diligently towards the rehabilitation of its housing stock and strive to replace housing units in need of replacement.
- Encourage regular maintenance of housing as a means of conserving existing housing stock.
- Develop strategies and actions to increase home ownership opportunities through economic development.
- Assist citizens in need of short term emergency housing.
- Prevent discrimination in housing.
- Continue citizen participation as part of the housing element preparation and revision process and maintain consistency between all policies of its general plan.

## **HOUSING OBJECTIVES AND PROGRAMS**

### **Objective One: Meeting Basic Construction Needs**

To meet the County's basic construction needs about 153 new units must be added annually. The County also recognizes the need to construct housing for very low and moderate income households. Specific objectives to meet the needs of these income groups are identified in objective two.

#### **Findings:**

Providing 1,073 units from 1991 to 1997 will require about 153 units on a yearly basis to keep up with anticipated population growth. From January 1991 to August 1994, 686 residential building permits were issued by the Building Department or approximately 196 units per year. This figure represents about 64 percent of the "basic construction needs" of 1,073 units. Mariposa County is almost certain to exceed the housing needed to meet its basic constructions needs of July 1, 1997. To assist in providing this amount of housing, the County must ensure that obstacles do not hinder builders and that its development requirements are not excessive or unclear.

#### **Programs:**

- 1.1 The Planning Department shall regularly review their permit procedures in order to reduce the cost and time of processing permits.

Responsible Agency: Planning Department

Time Frame: Continuous

- 1.2 The Building Department will not impose any requirement for construction other than those mandated by State law or those necessary to maintain the health and safety of citizens.

Responsible Agency: Building Department

Time Frame: Continuous

### **Objective Two: Providing Affordable Housing**

In addition to meeting basic construction needs, the County will take steps to ensure that new housing is affordable to all economic segments of the community. By 1997, additional housing for very low to moderate income household will be constructed according to the following objectives: 60 units will be constructed which are affordable to very low income households; 90 units will be constructed which are affordable to low income household; and 150 units will be constructed which will be affordable to moderate income households.

**Findings:**

The basic construction needs described are only one aspect of housing needs. To have an adequate housing supply, it must also be affordable to persons of all income levels. The Regional Needs Plan shows that 697 new units are needed from 1991 to 1997 to accommodate the needs of very low to moderate income households.

Of the 686 building permits issued since 1991, The Mariposa County Housing Authority (HCDA) estimates that 200 units have already been constructed which are affordable to very low and other low income households. Therefore, an additional 293 affordable units are needed by 1997 for the very low to moderate income groups. Many of these units can be provided by the County being more aggressive in securing new Section 8 vouchers. The County Housing Authority will enhance the County's ability to meet these objectives.

In addition, the County should also continue its policy of allowing second residential units to be constructed or added to existing single family dwellings. These types of units can be built for far less than new units and can provide a significant source of affordable housing. The County's policies of not restricting mobile homes will also help attain these objectives. The County should continue its policy that allows clustering of units based on the allowed density of the zoning. This will ensure full utilization of the development potential of a parcel of land.

**Programs:**

2.1 The County will continue its support the Mariposa County HCDA

Responsible Agency: Board of Supervisors

Time Frame: Continuous

2.2 The County will encourage, support and assist agencies and developers to apply for funds from available state and federal programs to provide low to moderate income housing. The County will provide support services such as helping identify sites where low and moderate income housing will not conflict with existing development policies and expediting the processing of permits.

Responsible Agency: Planning Department

Time Frame: Continuous

2.3 The County will provide a 25 percent density bonus for those projects in which 25 percent or more of the units will be affordable to persons of low or very low income households or units for qualified residents as required by recent amendments to Government Code Section 65913.4, et. seq.

Responsible Agency: Planning Commission and Board of Supervisors

Time Frame: Continuous

2.4 The County will continue to allow second units in conjunction with single family residences.

Responsible Agency: Board of Supervisors and Planning Commission

Time Frame: Continuous

2.5 The County will continue to allow mobile homes in residential zoned areas and will not adopt unreasonable restrictions regarding their size or architectural features which would prevent them from being placed in these areas.

Responsible Agency: Board of Supervisors and Planning Commission

Time Frame: Continuous

2.6 The County will actively support home ownership programs which "free up" additional rental units affordable to low income households.

Responsible Agency: HCDA

Time Frame: As the need arises.

2.7 As allowed by State and Federal laws, affordable housing programs shall provide a preference for local residents.

Responsible Agency: HCDA

Time Frame: As the need arises.

### **Objective Three: Providing Adequate Sites and Services**

The County shall provide adequate sites and services by rezoning additional land for residential land use in or adjacent to TPA's and where feasible, assist in the expansion of water and sewer facilities.

#### **Findings:**

There is enough land designated in the general plan to easily accommodate the County's anticipated year 2000 population. In addition, the County is to a great extent, meeting the need for sites for low and moderate income housing by allowing mobile homes and second homes in residentially zoned areas.

Although there are sufficient sites to meet residential land use needs, some water and sewer agencies have experienced problems with the adequacy of their systems which could adversely affect the amount and type of residential development in the County. Although the Mariposa Public Utility District has ample sewer service capacity, it is currently experiencing water shortages which can only be rectified if additional water supplies can be secured. This includes drilling more wells,

purchasing an existing private water system and for long term needs constructing conveyance facilities to the Merced River. The county must cooperate and assist MPUD in securing additional water supplies if growth in the Mariposa TPA area is to continue.

**Programs:**

3.1 Whenever the County updates its zoning ordinance, general plan or specific plans, it shall ensure that enough land is set aside for all types of residential development including mixed use development provisions.

Responsible Agency: Board of Supervisors

Time Frame: Upon revision of the zoning ordinance or general plan

3.2 The Planning Department will conduct land use surveys to identify vacant land that is residentially zoned or has residential potential and is served with water and/or sewer service. The Planning Department will use this information to identify lands that could support higher residential densities. The County will rezone an adequate supply of these lands to higher density residential uses if compatibility problems would not arise.

Responsible Agency: Planning Department, Planning Commission and Board of Supervisors

Time Frame: As community plans are prepared

3.3 The County will encourage and assist special districts to expand and improve their sewer and water service capabilities if such improvements are consistent with the County policies.

Responsible Agency: Board of Supervisors

Time Frame: As situation requires

3.4 The County shall consider alternatives for reducing the net cost to the County of services required by residential development while not discouraging housing production. This could be accomplished either through a new fiscal or economic development element or a revised land use element.

Responsible Agency: Board of Supervisors

Time Frame: 1996

## **Objective Four: Rehabilitation and Replacement of Existing Housing Stock**

Mariposa County shall seek the rehabilitation of 60 housing units and the replacement of 30 housing units by 1997.

### **Findings:**

According to the housing conditions survey about 1,650 housing units countywide are in need of rehabilitation and 230 units are in need of replacement. It must be remembered that the County's housing stock is the result of housing being built over a long period of time and then falling into disrepair. It is impossible to rehabilitate or replace all of this housing in a short four year period. Replacing housing must be done with care. Many of these units are probably the only affordable units available to low income citizens. Strict code enforcement and subsequent demolition may result in displacing residents, leaving them nowhere to go. Additionally, the County should do all it can to ensure that rental housing that is rehabilitated remains affordable.

One way to establish a housing rehabilitation program is through the State Community Development Block Grant (CDBG) Program. Created by the Housing and Community Development Act of 1974, the CDBG program is targeted toward lower income households to improve housing and economic conditions. To ensure an efficient program, some local governments contract with other public or non-profit agencies familiar with rehabilitation programs to administer their CDBG programs.

### **Programs:**

4.1 The County shall apply for State Community Development Block (CDBG) Grants, FmHA 504, FmHA Rural Preservation, Office of Community Services and other housing rehabilitation programs in order to finance the rehabilitation of substandard homes in the County.

Responsible Agency: Mariposa County HCDA

Time Frame: Every two years

4.2 The County will begin identifying housing units that are beyond rehabilitation and will take steps to have these units replaced. However, it will first make certain that adequate and affordable substitute housing is available for those persons who must be relocated. Funding from CDBG Planning Funds will be requested to conduct a housing conditions survey.

Responsible Agency: Mariposa County HCDA

Time Frame: 1995

4.3 The County shall encourage local lending institutions to provide Section 203(K), refinance, and other home improvement loans.

Responsible Agency: HCDA

Time Frame: By 1995

4.4 The County shall actively implement the Federal preference for households residing in substandard housing for Section 8 Rental Assistance Program.

Responsible Agency: Housing Authority

Time Frame: Continuous.

#### **Objective Five: Conserving Existing Housing**

The County will seek to maintain the affordability of 20 housing units by 1997.

5.1 All rental rehabilitation programs undertaken that use public funds and/or that receive the County's assistance to obtain these funds, shall include provisions to insure that the rentals to be rehabilitated remain affordable (as defined by the State Department of Housing and Community Development) to the prospective or existing tenants for a term that is either:

- a. The initial term of the rehab loan or,
- b. Five years, whichever is longer

Responsible Agency: Grant fund or loan applicant

Time Frame: As grant and loan programs are developed

#### **Objective Six: Maintaining Existing Housing Stock**

Mariposa County shall also promote the idea that periodic home maintenance is good for the community.

#### **Findings:**

The housing condition survey shows that about 73 percent of the County's housing stock is adequate. Unless regular maintenance is performed, the possibility of housing falling into the rehabilitation category is greatly increased. When this occurs, these housing units can pose health and safety risks to their inhabitants and can rapidly deteriorate into a condition in which they should be replaced.

**Programs:**

6.1 The County should stimulate voluntary code compliance by providing guidance and technical assistance to residents who wish to make their own repairs. This can be accomplished by encouraging local educational and other institutions to establish home repair clinics.

Responsible Agency: Board of Supervisors and Building Inspection Department  
Time Frame: Immediately

6.2 The County will enforce the Housing, Electrical, Fire Prevention Codes and the Health and Safety Regulations.

Responsible Agency: Building Inspection Department  
Time Frame: Continuous

**Objective Seven: Fulfilling Special Housing Needs**

Mariposa County shall encourage the construction or placement of sufficient housing units necessary to meet the needs of households with special housing requirements.

**Findings:**

The percentage of elderly persons in the County is higher than in the State as a whole. Many elderly persons live on fixed incomes and cannot afford high housing costs. Besides income problems, senior citizen's housing should be located in areas where a wide range of governmental, medical and commercial services are available. Not only does such a setting make it more convenient for them, but it can reduce the cost of traveling to obtain these services.

Handicapped citizens also face housing problems because most units are not constructed to make them accessible, or convenient for them to use. The County should encourage the construction of additional housing for the physically disabled. Female headed households with children also need special attention because they often have child care expenses that reduces their income and therefore their housing choices. By providing or encouraging low cost child care services, much could be done to address the housing needs of female headed households.

**Programs:**

7.1 On a yearly basis Mariposa County HCDA shall meet with other County Departments to determine special housing needs.

Responsible Agency: Mariposa County HCDA  
Time Frame: Yearly before each fiscal year.

7.2 The County will encourage non-profit and for-profit groups and individuals to include within their projects, housing units for special needs groups.

Responsible Agency: Planning Department

Time Frame: As opportunity arises

7.3 The County will encourage, support and assist non-profit and for-profit groups and individuals to apply for funds from available State and federal programs to provide special need type housing.

Responsible Agency: Board of Supervisors, Planning Department and Mariposa County HCDA

Time Frame: Continuous

7.4 The County will encourage the construction of housing for senior citizens near areas where a full range of governmental, commercial and medical facilities exist.

Responsible Agency: Planning Department and Mariposa County HCDA

Time Frame: As opportunity arises

7.5 The County or non profit housing group should investigate the possibility of starting a shared housing program. This program matches an elderly person with another compatible person seeking housing.

Responsible Agency: Mariposa County HCDA

Time Frame: By 1996

7.6 The County will encourage non-profit and for-profit groups and individuals to provide low cost child day care facilities in appropriate areas of the County.

Responsible Agency: Mariposa County HCDA

Time Frame: Continuous

7.7 The County will evaluate projects on an individual basis to determine whether day care facilities should be provided.

Responsible Agency: Planning Department

Time Frame: Continuous

7.8 The County should continue to coordinate with the National Park Service (NPS) and other agencies as a means of coordinating efforts to solve common housing problems. This includes commenting on and determining the impacts of NPS housing plans.

Responsible Agency: Board of Supervisors and Mariposa County HCDA  
Time Frame: Continuous

7.9 The County shall encourage employee housing as a component of tourism commercial developments.

Responsible Agency: Planning Department and HCDA  
Time Frame: At approval of commercial tourism developments

#### **Objective Eight: Minimizing Housing Costs by Reducing Energy Use**

Mariposa County shall seek ways to reduce residential energy use as a means of minimizing monthly housing costs.

##### **Findings:**

Mortgage payments, insurance and taxes are not the only costs of operating a home. Utilities to light and heat homes are also necessary. Utility costs are rapidly consuming a greater portion of monthly housing costs.

In Mariposa County there are hot summers and cold winters and utility rates are rising. These costs have reached a level which makes it difficult for some homeowners to meet their monthly housing obligations. While the County has little say in regulating the costs of utilities, it can take steps to make housing more energy efficient and therefore less expensive to operate.

##### **Programs:**

8.1 The County will offer home weatherization programs and support other agencies efforts in this area.

Responsible Agency: Mariposa County HCDA  
Time Frame: Continuous

8.2 The County will encourage all new major subdivisions to be laid out with a solar efficient and energy saving design.

Responsible Agency: Planning Department  
Time Frame: Continuous

#### **Objective Nine: Increasing Home Ownership Opportunities**

The County shall increase home ownership opportunities by encouraging economic development.

**Programs:**

10.1 The County shall continue to apply for emergency housing funds available from the Department of Housing and Community Development.

Responsible Agency: HCDA

Time Frame: Next funding cycle for emergency housing funds

**Objective Eleven: Eliminating Housing Discrimination**

The County shall not allow discrimination to interfere with the attainment of its housing goals and objectives.

**Findings:**

Discrimination compounds the problems of individuals and families of low income and those with special housing needs. Discrimination in housing is illegal and State and federal laws already prohibit it. The County should play a role in preventing discrimination by referring persons with discrimination complaints to the State and federal agencies that are already established to deal with such issues.

**Programs:**

11.1 The County will direct persons with complaints of housing discrimination to the appropriate State and federal agencies that handle such complaints.

Responsible Agency: HCDA

Time Frame: Continuous

**Objective Twelve: Citizen Participation and General Plan Consistency**

The County will make a diligent effort to include all economic segments of the community in the development and revision of the housing element. In addition, the County will maintain the consistency of the housing element with the other elements of the general plan.

**Findings:**

Government Code 65583(c) requires local governments to seek citizen participation in the development of the housing element and to describe the effort as part of the overall housing program. Mariposa County in preparing this element scheduled several public hearings before the Planning Commission and Board of Supervisors prior to the adoption and revision of this element.

**Programs:**

12.1 The County will conduct public hearings prior to the adoption of this element.

Responsible Agency: HCDA

Time Frame: Prior to adoption and revision of Housing Element

12.2 The County will continue to maintain consistency between the Housing Element policies and other policies contained within the general plan.

Responsible Agency: Planning Department

Time Frame: Continuous

12.3 County HCDA staff will conduct an annual review of the goals, objectives and programs of the Mariposa County Housing Element. Staff will provide the annual report to the County Planning Commission and Board of Supervisors.

Responsible Agency: HCDA

Time Frame: Annually

12.4 County HCDA staff will provide a copy of the adopted Housing Element to all special districts in the County that provide water and sewer service. This action is taken to meet State Housing Element laws.

Responsible Agency: HCDA

Time Frame: Upon adoption of the Housing Element and after any amendments

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